

From: [AGO - CAP](#)
To: [REDACTED]
Subject: Public Records Act request 2022-09727
Date: Monday, December 5, 2022 11:14:04 AM
Attachments: [2022-11-10 Chartier PRA request.pdf](#)
[2022-12-05 response to Chartier 2022-09727.pdf](#)
[2022-12-05 response to Chartier 2022-09727 Redacted.pdf](#)

Dear Robert Chartier,
Please see attached in response to your Public Records Act request.
Sincerely,

Crystal Baldwin
Consumer Assistance Program
Office of the Attorney General
Mailing Address:
109 State Street
Montpelier, VT 05609-1001

Consumer Assistance Hotline: 800-649-2424
Email: ago.cap@vermont.gov

SUSANNE R. YOUNG
ATTORNEY GENERAL

TEL: (802) 828-3171

www.ago.vermont.gov



STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
109 STATE STREET
MONTPELIER, VT
05609-1001

December 5, 2022

Mailed to:

Robert Chartier

[REDACTED]
Milton, VT 05468

Re: Public Records Request 2022-09727

Dear Robert Chartier,

I write in response to your Public Records Act request dated November 10, 2022, a copy of which is attached for your convenience, whereas payment was received November 17, 2022

The documents pertaining to your request are attached (2022-12-05 CAP response to Chartier CAP 2022-09727_Redacted, pages CAP000001-CAP000133). Personal information has been redacted pursuant to 1 V.S.A. § 317(c)(7).

To the extent you feel information has been withheld in error, you may appeal to the Interim Deputy Attorney General, Robert McDougall. Such appeal should be in writing:

Robert McDougall
Interim Deputy Attorney General
Office of the Attorney General
109 State Street
Montpelier, VT 05609-1001

Thank you for contacting the Vermont Attorney General's Office.

Sincerely,

Crystal Baldwin
Consumer Assistance Program
Office of the Attorney General
State of Vermont

Cc: Via email to [REDACTED]

MARIE CASTANO (S AND S CONTRACTING)

CAP08-01-210 CAP

Legacy Matter 1/9/2008

Description:

HIRED TO CLEAN UP BACTERIA, MOLD, AND FUNGI FROM HOUSE AND MAKE REPAIRS AND DIDN'T DO THE JOB, COVERED OLD SURFACES WITH STUFF STILL ON. WANTS HIM TO COME BACK AND COMPLETE THE WORK UNDER SUPERVISION BY INSURANCE COMPANY.

\$24,000.00

REG - Complaint sent to business for a response

CUR - Closed, Unable To Resolve/No Resolution

Shaw, Danielle

From: greg benedict [REDACTED]
Sent: Wednesday, October 4, 2017 1:51 PM
To: AGO - CAP
Subject: Greg Benedict [REDACTED] Condos

Hello Folks, I tried to file a complaint on your website yesterday but it did not go through; so it has been recommended

I simply email the info.

Greg Benedict

[REDACTED]
S. Londonderry, VT 05155

[REDACTED]
Business in concern:

Puroclean/Independent Repair Services

Tony Parizo 802 299 6111

parizoa4@gmail.com

Last November I realized my water heater was leaking. I called Green Mt Power and they scheduled H&B Plumbing

to install a new one; upon inspection we realized the closet was moldy and the plumber recommended I call puroclean

and he gave the phone #. It was realized quickly that the cause of the damage was the way the decks were built and it

turned out that the whole wall of [REDACTED] needed to be replaced. [REDACTED] ceiling as well. I have filed two claims under the [REDACTED] condos insurance policy. The work is about 50% complete. Early summer I called because the work and communication is very poor. At your

recommendation I contacted the state police; colin.shepley@vermont.gov. Service agreement signed 11/22/16. I will forward all emails.

I would like the work to be completed in a timely manner with accurate pricing so I can tell if the insurance claims will

cover the repairs. Thank You for Your Time.

Greg

Shaw, Danielle

From: greg benedict [REDACTED]
Sent: Wednesday, October 4, 2017 1:59 PM
To: AGO - CAP
Subject: Fwd: Re: Fwd: Re: [REDACTED] Condos- [REDACTED]

----- Original Message -----

From: Peter K [REDACTED]
To: Anthony Parizo <parizoa4@gmail.com>
Cc: greg benedict [REDACTED]
Date: August 27, 2017 at 11:03 PM
Subject: Re: Fwd: Re: [REDACTED] Condos- [REDACTED]

That would be great, thanks. How about the exterior wall

On Aug 26, 2017 10:27 AM, "Anthony Parizo" <parizoa4@gmail.com> wrote:

I will be in touch with the painter to get it scheduled. Late next week at the earliest, the following week we'll try to wrap it up.

Tony

On Aug 26, 2017 8:01 AM, "Peter K" [REDACTED] wrote:

Tony,

I live in Unit [REDACTED] next to Greg. We have been as patient as possible with this process but we need full use of our place by Sep 20. Please let us know when you plan on completing the interior and exterior walls and painting so we can get the carpet people in. Thanks for your efforts.

Best regards,
Pete

[REDACTED]

On Aug 21, 2017 10:13 AM, "greg benedict" [REDACTED] wrote:

Hi Tony, we have estimates for flooring from Manchester Carpet Care. Where are we on your priority list? Greg

----- Original Message -----

From: Anthony Parizo
<parizoa4@gmail.com>
To: greg benedict
[REDACTED]
Date: July 28, 2017 at 9:51 AM

Shaw, Danielle

From: greg benedict [REDACTED]
Sent: Wednesday, October 4, 2017 2:00 PM
To: AGO - CAP
Subject: Fwd: RE: Snowdrift Condos Magic Mt
Attachments: [REDACTED] Condo - [REDACTED] - SOL & Estimates for Insured.pdf

----- Original Message -----

From: Mike Caporale [REDACTED]
To: 'greg benedict' [REDACTED]
Date: July 29, 2017 at 10:35 AM
Subject: RE: [REDACTED] Condos [REDACTED]

Hi Greg,

Attached are our statement of loss and two estimates for your original claim as per your request. If you have any questions regarding these documents please contact me.

Thanks,

Michael A. Caporale

Independent Property Adjuster

Ph & Fax [REDACTED]

Cell Ph [REDACTED]

From: greg benedict [REDACTED]
Sent: Friday, July 28, 2017 9:14 AM
To: Michael A. Caporale
Subject: Re: [REDACTED] Condos [REDACTED]

Yes Please.

On July 25, 2017 at 7:02 PM "Michael A. Caporale" [REDACTED] wrote:

Estimate for the original claim for hot water leaks?

Sent from my iPhone

On Jul 25, 2017, at 12:32 PM, greg benedict [REDACTED] wrote:

Hello Mike could you please resend the info for the 1st estimate. Thanks Greg

STATEMENT OF LOSS

Insured [REDACTED] Condo - Unit [REDACTED]
 Loss Location [REDACTED] Londonderry, VT
 Date of Loss 11/22/2016
 Client File # [REDACTED]

DWELLING

Policy Limit	\$ 457,625.00
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Policy limit of \$15,000.00 applicable for this claim
 Structure Mitigation and Demo - see our attached estimate \$3,059.39

Structure Repairs - See Our Attached Estimate \$12,915.31

Total Replacement Cost Coverage A	\$15,974.70
Less Depreciation	\$2,078.06
Actual Cash Value Loss	\$13,896.64
Less Policy Deductible	\$500.00
Total Actual Cash Value Loss - Coverage A	\$13,396.64

ADDITIONAL STRUCTURES

Policy Limit	
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Total Replacement Cost Coverage B	\$0.00
Less Depreciation	
Actual Cash Value Loss	\$0.00
Less Policy Deductible	
Total Actual Cash Value Loss - Coverage B	\$0.00

CONTENTS

Policy Limit	
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Total Replacement Cost Coverage C	\$0.00
Less Depreciation	
Actual Cash Value Loss	\$0.00
Less Policy Deductible	
Total Actual Cash Value Loss - Coverage C	\$0.00

STATEMENT OF LOSS

ADDITIONAL LIVING EXPENSE

Policy Limit

Total Replacement Cost Coverage D \$0.00

LOSS SUMMARY

DWELLING - COVERAGE A	\$15,974.70
ADDITIONAL STRUCTURES - COVERAGE B	\$0.00
CONTENTS - COVERAGE C	\$0.00
ADDITIONAL LIVING EXPENSE - COVERAGE D	\$0.00
<hr/>	
FULL COST OF REPAIR OR REPLACEMENT	\$15,974.70
APPLICABLE DEPRECIATION	\$2,078.06
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ACTUAL CASH VALUE LOSS	\$13,896.64
LESS DEDUCTIBLES AND/OR PARTICIPATION BY INSD	\$500.00
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ACTUAL CASH VALUE CLAIM	\$13,396.64

PAYMENTS

Total Payments \$0.00

Excel Adjusters

East Dorset, VT 05253

Insured : [REDACTED] Condo C/O Greg Benedict
 Address : [REDACTED]
 Londonderry, VT 05148

Type Of Loss : Mold & Hidden Rot
 Date Of Loss : 11/22/2016
 Claim Number : [REDACTED]
 Our File No. : [REDACTED]
 Adjuster : Michael A. Caporale
 Insd. Phone # : [REDACTED]
 Inspt. Date : 12/8/2016

Policy No : [REDACTED]

Action	Description	Quantity	/Unit	Unit Cost	RCV Total	DEPR	ACV/Loss
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Unit [REDACTED] - Lower Level

Closet		5' 0" x 3' 0" x 7' 9"					
Remove/Reset	Door Int Bypass Closet Flh	1.00	EA	63.80	63.80	0.00	63.80
Remove/Reset	Water Heater Electric 80 Gallon	1.00	EA	292.80	292.80	0.00	292.80
Replace	Drywall/Sheetrock Wall 1/2 & Flt	64.00	SF	1.85	118.40	11.84	106.56
Replace	Wall Insulation Batt 3 1/2	15.00	SF	0.71	10.65	0.53	10.12
Paint	Prime New Drywall	64.00	SF	0.36	23.04	4.61	18.43
Paint	Wall(s) [2 Coats]	124.00	SF	0.70	86.80	17.36	69.44
Reinstall	Closet Shelving	2.00	HR	55.00	110.00	22.00	88.00
Replace	Pine Tongue and Groove Wall Board 1x6 Grade 2	24.00	SF	5.92	142.08	28.42	113.66
Replace	Pine Base 1 X 4	12.00	LF	3.96	47.52	9.50	38.02
Stain/Poly	Pine Base 1 X 4	12.00	LF	1.40	16.80	3.36	13.44
Replace	Trim 1 X 3	16.00	LF	3.43	54.88	10.98	43.90
Stain/Poly	Trim 1 X 3	16.00	LF	1.40	22.40	4.48	17.92
Replace	Carpet Glued-Down Average	4.00	SY	29.99	119.96	35.99	83.97
Closet Total:					1109.13	149.07	960.06

Front Bedroom & Closet		11' 2" x 9' 1" x 7' 9"					
Closet		2' 4" x 5' 0" x 7' 9"					
Special	R & R Furniture/Contents	1.50	HR	40.00	60.00	0.00	60.00
Replace	Drywall/Sheetrock Wall 1/2 & Flt	128.00	SF	1.85	236.80	23.68	213.12
Replace	Wall Insulation Batt 3 1/2	45.00	SF	0.71	31.95	1.60	30.35
Replace	Fiberboard - Sound Proofing Panels	45.00	SF	2.25	101.25	15.19	86.06

Excel Adjusters

INSURED: ██████████ Condo C/O Greg Benedict

Policy No : ██████████

Claim Number : ██████████

Our File : ██████████

Action Description Quantity /Unit Unit Cost RCV Total DEPR ACV/Loss

Unit █████ - Lower Level

Front Bedroom & Closet

11' 2" x 9' 1" x 7' 9"
2' 4" x 5' 0" x 7' 9"

Replace	Trim 1 X 3	57.00	LF	3.43	195.51	39.10	156.41
Stain/Poly	Trim 1 X 3	57.00	LF	1.40	79.80	15.96	63.84
Remove/Reset	Electric Baseboard Heat 6	1.00	EA	120.00	120.00	0.00	120.00
Clean	Electric Baseboard Heat 6	1.00	EA	10.74	10.74	0.00	10.74
Paint	Prime New Drywall	128.00	SF	0.36	46.08	9.22	36.86
Paint	Wall(s) [2 Coats]	427.50	SF	0.70	299.25	59.85	239.40
Special	Mask Ceiling & Wall(s) for Painting	1.00	HR	50.00	50.00	10.00	40.00
Replace	Carpet Glued-Down Average	15.33	SY	29.99	459.75	137.92	321.83

Front Bedroom & Closet Total: 1691.13 312.52 1378.61

Entrance & Hallway

9' 11" x 4' 1" x 7' 9"
2' 4" x 4' 9" x 7' 9"
12' 9" x 3' 1" x 7' 9"
6' 1" x 2' 4" x 7' 9"

Remove/Reset	Contents/Wall Hangings	1.50	HR	40.00	60.00	0.00	60.00
Replace	Wall Insulation Batt 3 1/2	15.00	SF	0.71	10.65	0.53	10.12
Replace	Trim 1 X 3	18.00	LF	3.43	61.74	12.35	49.39
Stain/Poly	Trim 1 X 3	18.00	LF	1.40	25.20	5.04	20.16
Paint	Prime New Drywall	15.00	SF	0.36	5.40	1.08	4.32
Paint	Wall(s) [2 Coats]	544.99	SF	0.70	381.49	76.30	305.19
Replace	Carpet Glued-Down Average	14.66	SY	29.99	439.65	131.90	307.75

Entrance & Hallway Total: 984.14 227.20 756.94

Unit █████ - Lower Level

Front Bedroom & Closet

11' 2" x 9' 1" x 7' 9"
2' 4" x 5' 0" x 7' 9"

Special	R & R Furniture/Contents	1.50	HR	40.00	60.00	0.00	60.00
Replace	Drywall/Sheetrock Wall 1/2 & Flt	128.00	SF	1.85	236.80	23.68	213.12
Replace	Wall Insulation Batt 3 1/2	95.00	SF	0.71	67.45	3.37	64.08
Replace	Fiberboard - Sound Proofing Panels	45.00	SF	2.25	101.25	15.19	86.06
Replace	Trim 1 X 3	57.00	LF	3.43	195.51	39.10	156.41
Stain/Poly	Trim 1 X 3	57.00	LF	1.40	79.80	15.96	63.84
Remove/Reset	Electric Baseboard Heat 6	1.00	EA	120.00	120.00	0.00	120.00

Excel Adjusters

INSURED: ██████████ Condo C/O Greg Benedict

Policy No : ██████████

Claim Number : ██████████

Our File : ██████████

Action Description Quantity /Unit Unit Cost RCV Total DEPR ACV/Loss

Unit ██████ - Lower Level

Front Bedroom & Closet

11' 2" x 9' 1" x 7' 9"
2' 4" x 5' 0" x 7' 9"

Clean	Electric Baseboard Heat 6	1.00 EA	10.74	10.74	0.00	10.74
Paint	Prime New Drywall	128.00 SF	0.36	46.08	9.22	36.86
Paint	Wall(s) [2 Coats]	427.50 SF	0.70	299.25	59.85	239.40
Special	Mask Ceiling & Wall(s) for Painting	1.00 HR	50.00	50.00	10.00	40.00
Replace	Carpet W/W & Pad G/Q	15.33 SY	34.99	536.40	134.10	402.30
Front Bedroom & Closet Total:				1803.28	310.47	1492.81

Hallway

Offset 1

12' 8" x 3' 1" x 7' 9"
6' 4" x 4' 7" x 7' 9"

Offset 2

5' 4" x 4' 4" x 7' 9"

Special	R & R Contents	1.00 HR	40.00	40.00	0.00	40.00
Replace	Drywall/Sheetrock Wall 1/2 & Flt	32.00 SF	1.85	59.20	5.92	53.28
Replace	Wall Insulation Batt 3 1/2	15.00 SF	0.71	10.65	0.53	10.12
Replace	Trim 1 X 3	18.00 LF	3.43	61.74	12.35	49.39
Stain/Poly	Trim 1 X 3	18.00 LF	1.40	25.20	5.04	20.16
Paint	Prime New Drywall	32.00 SF	0.36	11.52	2.30	9.22
Paint	Wall(s) [2 Coats]	424.87 SF	0.70	297.41	59.49	237.92
Special	Mask Ceiling & Wall(s) for Painting	1.00 HR	50.00	50.00	10.00	40.00
Replace	Carpet W/W & Pad G/Q	14.66 SY	34.99	512.95	128.24	384.71
Hallway Total:				1068.67	223.87	844.80

Entrance Closet

5' 0" x 3' 0" x 7' 9"

Special	R & R Contents	1.00 HR	40.00	40.00	0.00	40.00
Remove/Reset	Door Int Bypass Closet Flh	1.00 EA	63.80	63.80	0.00	63.80
Remove/Reset	Water Heater Electric 80 Gallon	1.00 EA	292.80	292.80	0.00	292.80
Replace	Drywall/Sheetrock Wall 1/2 & Flt	64.00 SF	1.85	118.40	11.84	106.56
Replace	Wall Insulation Batt 3 1/2	15.00 SF	0.71	10.65	0.53	10.12
Replace	Trim 1 X 3	24.00 LF	3.43	82.32	16.46	65.86
Stain/Poly	Trim 1 X 3	24.00 LF	1.40	33.60	6.72	26.88
Paint	Prime New Drywall	64.00 SF	0.36	23.04	4.61	18.43
Paint	Wall(s) [2 Coats]	124.00 SF	0.70	86.80	17.36	69.44
Replace	Carpet W/W & Pad G/Q	4.00 SY	34.99	139.96	34.99	104.97
Entrance Closet Total:				891.37	92.51	798.86

Excel Adjusters

INSURED: [REDACTED] Condo C/O Greg Benedict

Policy No : [REDACTED]

Claim Number : [REDACTED]

Our File : [REDACTED]

Action Description Quantity /Unit Unit Cost RCY Total DEPR ACV/Loss

Exterior

Lower Front Wall

40' 0" x ' 0" x 7' 1"

Remove	Metal Lath & Stucco	160.00 SF	0.54	86.40	0.00	86.40
Replace	Metal Lath & Stucco	160.00 SF	3.90	624.00	187.20	436.80
Remove	Wall Sheathing Plywood 1/2	160.00 SF	0.52	83.20	0.00	83.20
Replace	Wall Sheathing Plywood 1/2	160.00 SF	1.60	256.00	25.60	230.40
Paint	Stucco Siding - prime new stucco	283.20 SF	0.40	113.28	33.98	79.30
Paint	Stucco Siding [2 Coats]	283.20 SF	1.05	297.36	89.21	208.15
Lower Front Wall Total:				1460.24	335.99	1124.25

Framing On Front Wall On Lower Level

40' 0" x ' 0" x 7' 9"

Temporary	Jack and Shoring - Temporary	1.00 LS	475.00	475.00	23.75	451.25
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Front wall in bedrooms, hallways, and closets in Unit 5 & 6 in order to replace the rotted and deteriorated sill plate.

Remove	Sill(s) 2 X 4	40.00 LF	0.45	18.00	0.00	18.00
Replace	Sill(s) 2 X 4	40.00 LF	2.85	114.00	5.70	108.30
Remove	Bottom Plate 2 X 4	40.00 LF	0.45	18.00	0.00	18.00
Replace	Bottom Plate 2 X 4	40.00 LF	2.15	86.00	4.30	81.70
Remove	Wall Stud(s) 2 X 4 X 8	85.33 BF	0.48	40.96	0.00	40.96
Replace	Wall Stud(s) 2 X 4 X 8	85.33 BF	2.15	183.46	9.17	174.29
Remove/Reset	Electrical Wiring & Outlets	1.00 MN	350.00	350.00	0.00	350.00
Framing On Front Wall On Lower Level Total:				1285.42	42.92	1242.50

General

Actions

Special	Cleanup & Debris Removal	1.00 LS	300.00	300.00	0.00	300.00
Actions Total:				300.00	0.00	300.00

Excel Adjusters

INSURED: [REDACTED] Condo C/O Greg Benedict

Policy No : [REDACTED]

Claim Number : [REDACTED]

Our File : [REDACTED]

Action	Description	Quantity /Unit	Unit Cost	RCV Total	DEPR	ACV/Loss
SUB TOTAL				\$10,593.37	\$1,694.55	\$8,898.82
OVERHEAD @	10 %		\$1,059.34	\$169.46		\$889.88
PROFIT @	10 %		\$11,652.71	\$1,864.01		\$9,788.70
			\$1,059.34	\$169.46		\$889.88
SALES TAX @	6 % (On Materials Only)		\$12,712.05	\$2,033.47		\$10,678.58
			\$203.26	\$44.59		\$158.67
			\$12,915.31	\$2,078.06		\$10,837.25
LESS DEDUCTIBLE						\$500.00
NET CLAIM						\$10,337.25

Tentative Offer/Estimate Pending Company Approval

Excel Adjusters

East Dorset, VT 05253

Insured : ██████████ Condo C/O Greg Benedict
 Address : ██████████
 Londonderry, VT 05148

Type Of Loss : Mold & Hidden Rot
 Date Of Loss : 11/22/2016
 Claim Number : ██████████
 Our File No. : ██████████
 Adjuster : Michael A. Caporale
 Insd. Phone # : ██████████
 Inspt. Date : 12/8/2016

Policy No : ██████████

Action	Description	Quantity	/Unit	Unit Cost	RCV Total	DEPR	ACV/Loss
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Unit 6 - Lower Level

Closet

5' 0" x 3' 0" x 7' 9"

Remove/Reset	Contents	1.00	HR	40.00	40.00	0.00	40.00
Remove	Closet Shelving	2.00	HR	40.00	80.00	0.00	80.00

Time to remove closet shelving carefully in order to reinstall at a later time

Remove	Pine Base 1 X 4	12.00	LF	0.52	6.24	0.00	6.24
Remove	Trim 1 X 3	16.00	LF	0.52	8.32	0.00	8.32
Remove	Drywall/Sheetrock Wall 1/2 & Flt	64.00	SF	0.40	25.60	0.00	25.60
Remove	Wall Insulation Batt 3 1/2	15.00	SF	0.30	4.50	0.00	4.50
Remove	Pine Tongue and Groove Wall Board 1x6 Grade 2	24.00	SF	0.84	20.16	0.00	20.16
Remove	Carpet Glued-Down Average	1.67	SY	4.50	7.51	0.00	7.51
Clean	Floor	15.00	SF	0.30	4.50	0.00	4.50
Special	Apply Anti-Microbial to Floor	15.00	SF	0.22	3.30	0.00	3.30
Special	Apply Anti-Microbial to Wall	64.00	SF	0.28	17.92	0.00	17.92
Special	Dehumidifier Rental - Large	3.00	DY	75.00	225.00	0.00	225.00
Closet Total:					443.06	0.00	443.06

Front Bedroom & Closet

11' 2" x 9' 1" x 7' 9"

Closet

2' 4" x 5' 0" x 7' 9"

Remove/Reset	Contents	1.50	HR	40.00	60.00	0.00	60.00
Special	Negative Air Scrubber/Fan with HEPA Filtr.	2.00	DY	71.28	142.56	0.00	142.56
Remove	Trim 1 X 3	57.00	LF	0.52	29.64	0.00	29.64
Remove	Drywall/Sheetrock Wall 1/2 & Flt	108.00	SF	0.40	43.20	0.00	43.20

Excel Adjusters

INSURED: ██████████ Condo C/O Greg Benedict

Policy No : ██████████

Claim Number : ██████████

Our File ██████████

Action	Description	Quantity	/Unit	Unit Cost	RCV Total	DEPR	ACV/Loss
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Unit ██████ - Lower Level

Front Bedroom & Closet

11' 2" x 9' 1" x 7' 9"
2' 4" x 5' 0" x 7' 9"

Remove	Fiberboard - Sound Proofing Panels	45.00	SF	0.52	23.40	0.00	23.40
Remove	Wall Insulation Batt 3 1/2	95.00	SF	0.30	28.50	0.00	28.50
Remove	Carpet Glued-Down Average	12.56	SY	4.50	56.52	0.00	56.52
Clean	Floor	113.07	SF	0.30	33.92	0.00	33.92
Special	Apply Anti-Microbial to Floor	113.07	SF	0.22	24.88	0.00	24.88
Special	Apply Anti-Microbial to Wall	143.00	SF	0.28	40.04	0.00	40.04
Front Bedroom & Closet Total:					482.66	0.00	482.66

Entrance & Hallway

9' 11" x 4' 1" x 7' 9"
2' 4" x 4' 9" x 7' 9"
12' 9" x 3' 1" x 7' 9"
6' 1" x 2' 4" x 7' 9"

Special	Negative Air Scrubber/Fan with HEPA Filtr.	3.00	DY	71.28	213.84	0.00	213.84
Remove	Trim 1 X 3	18.00	LF	0.52	9.36	0.00	9.36
Remove	Drywall/Sheetrock Wall 1/2 & Fit	15.00	SF	0.40	6.00	0.00	6.00
Remove	Wall Insulation Batt 3 1/2	15.00	SF	0.30	4.50	0.00	4.50
Remove	Carpet Glued-Down Average	11.66	SY	4.50	52.47	0.00	52.47
Clean	Floor	104.98	SF	0.30	31.49	0.00	31.49
Special	Apply Anti-Microbial to Floor	104.98	SF	0.22	23.09	0.00	23.09
Special	Apply Anti-Microbial to Wall	15.00	SF	0.28	4.20	0.00	4.20
Entrance & Hallway Total:					344.96	0.00	344.96

Unit ██████ - Lower Level

Front Bedroom & Closet

11' 2" x 9' 1" x 7' 9"
2' 4" x 5' 0" x 7' 9"

Remove/Reset	Contents	1.50	HR	40.00	60.00	0.00	60.00
Special	Negative Air Scrubber/Fan with HEPA Filtr.	3.00	DY	71.28	213.84	0.00	213.84
Special	Dehumidifier Rental - Large	3.00	DY	75.00	225.00	0.00	225.00
Remove	Trim 1 X 3	57.00	LF	0.52	29.64	0.00	29.64
Remove	Drywall/Sheetrock Wall 1/2 & Fit	110.00	SF	0.40	44.00	0.00	44.00
Remove	Fiberboard - Sound Proofing Panels	45.00	SF	0.52	23.40	0.00	23.40



Excel Adjusters

INSURED: ██████████ Condo C/O Greg Benedict

Policy No : ██████████

Claim Number ██████████

Our File ██████████

Action Description Quantity /Unit Unit Cost RCV Total DEPR ACV/Loss

Unit 5 - Lower Level

Front Bedroom & Closet

11' 2" x 9' 1" x 7' 9"
2' 4" x 5' 0" x 7' 9"

Remove	Wall Insulation Batt 3 1/2	95.00 SF	0.30	28.50	0.00	28.50
Remove	W/W Carpeting & Padding	12.56 SY	4.50	56.52	0.00	56.52
Clean	Floor	113.07 SF	0.30	33.92	0.00	33.92
Special	Apply Anti-Microbial to Floor	113.07 SF	0.22	24.88	0.00	24.88
Special	Apply Anti-Microbial to Wall	143.00 SF	0.28	40.04	0.00	40.04
Front Bedroom & Closet Total:				779.74	0.00	779.74

Hallway

12' 8" x 3' 1" x 7' 9"
6' 4" x 4' 7" x 7' 9"
5' 4" x 4' 4" x 7' 9"

Remove/Reset	Contents	1.00 HR	40.00	40.00	0.00	40.00
Special	Dehumidifier Rental - Large	3.00 DY	75.00	225.00	0.00	225.00
Remove	Trim 1 X 3	18.00 LF	0.52	9.36	0.00	9.36
Remove	Drywall/Sheetrock Wall 1/2 & Fit	15.00 SF	0.40	6.00	0.00	6.00
Remove	Wall Insulation Batt 3 1/2	45.00 SF	0.30	13.50	0.00	13.50
Remove	W/W Carpeting & Padding	10.12 SY	4.50	45.54	0.00	45.54
Clean	Floor	91.09 SF	0.30	27.33	0.00	27.33
Special	Apply Anti-Microbial to Floor	91.09 SF	0.22	20.04	0.00	20.04
Special	Apply Anti-Microbial to Wall	15.00 SF	0.28	4.20	0.00	4.20
Hallway Total:				390.97	0.00	390.97

Entrance Closet

5' 0" x 3' 0" x 7' 9"

Remove/Reset	Contents	0.50 HR	40.00	40.00	0.00	40.00
Remove	Trim 1 X 3	24.00 LF	0.52	12.48	0.00	12.48
Remove	Drywall/Sheetrock Wall 1/2 & Fit	64.00 SF	0.40	25.60	0.00	25.60
Remove	Wall Insulation Batt 3 1/2	15.00 SF	0.30	4.50	0.00	4.50
Remove	W/W Carpeting & Padding	1.67 SY	4.50	7.51	0.00	7.51
Clean	Floor	15.00 SF	0.30	4.50	0.00	4.50
Special	Apply Anti-Microbial to Floor	15.00 SF	0.22	3.30	0.00	3.30
Special	Apply Anti-Microbial to Wall	79.00 SF	0.28	22.12	0.00	22.12
Entrance Closet Total:				120.02	0.00	120.02

Excel Adjusters

INSURED: ██████████ Condo C/O Greg Benedict

Policy No: ██████████ Claim Number ██████████

Our File ██████████

Action Description Quantity /Unit Unit Cost RCV Total DEPR ACV/Loss

General

Actions

Special	Cleanup & Debris Removal	1.00 LS	300.00	300.00	0.00	300.00
Special	Equipment Set Up/Take Down/Monitoring	3.00 HR	40.00	120.00	0.00	120.00

Actions Total: 420.00 0.00 420.00

SUB TOTAL \$2,981.39 \$0.00 \$2,981.39

SALES TAX @ 6 % (On Materials Only) \$78.00 \$0.00 \$78.00
\$3,059.39 \$0.00 \$3,059.39

NET CLAIM \$3,059.39

Tentative Offer/Estimate Pending Company Approval

Shaw, Danielle

From: greg benedict [REDACTED]
Sent: Wednesday, October 4, 2017 2:01 PM
To: AGO - CAP
Subject: Fwd: Re: [REDACTED] Condos [REDACTED]

----- Original Message -----

From: Anthony Parizo <pariza4@gmail.com>
To: greg benedict [REDACTED]
Date: July 28, 2017 at 9:51 AM
Subject: Re: [REDACTED] Condos [REDACTED]

Shawn said he can do a couple days next week to get it ready for paint. We can paint the following week. Who did you decide to do the flooring? If you want me to figure out the flooring costs and reimburse that figure to you that may work out best.

Tony

On Fri, Jul 28, 2017, 9:17 AM greg benedict [REDACTED] wrote:

10-4. Keep on Keep'in on. Greg

On July 25, 2017 at 1:57 PM Anthony Parizo <pariza4@gmail.com> wrote:

I have reached out to Shawn to see what his schedule looks like for next week. I am working two jobs now to get caught up. I am on my way back up, I'm sorry you had to witness the downward swing.

I'll keep you posted...

Tony

On Jul 25, 2017 10:47 AM, "greg benedict" [REDACTED] wrote:

Tony do you have any idea when you will back to finish the restoration project. Greg

Shaw, Danielle

From: greg benedict [REDACTED]
Sent: Wednesday, October 4, 2017 2:02 PM
To: AGO - CAP
Subject: Fwd: Re: [REDACTED] Condos- [REDACTED]

----- Original Message -----

From: Anthony Parizo <pariza4@gmail.com>

To: greg benedict [REDACTED]

Date: July 25, 2017 at 1:57 PM

Subject: Re: [REDACTED] Condos- [REDACTED]

I have reached out to Shawn to see what his schedule looks like for next week. I am working two jobs now to get caught up. I am on my way back up, I'm sorry you had to witness the downward swing.

I'll keep you posted...

Tony

On Jul 25, 2017 10:47 AM, "greg benedict" [REDACTED] wrote:

Tony do you have any idea when you will back to finish the restoration project. Greg

Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

Insured: [REDACTED] Condo Association / Greg Benedict
Property: [REDACTED]
Londonderry, VT 05148

Home: [REDACTED]

Claim Rep.: Micheal Caporale
Company: Excel Adjusters
Business: [REDACTED]
East Dorset, VT 05353

Business: [REDACTED]
E-mail: [REDACTED]

Estimator: Richard Whitcomb
Position: Project Manager

Business: (802) 281-6941
E-mail: [REDACTED]

Reference:
Company: [REDACTED]

Claim Number:

Policy Number:

Type of Loss: Water Damage

Date of Loss:
Date Inspected: 12/2/2016

Date Received: 12/1/2016
Date Entered: 12/9/2016 10:04 AM

Price List: [REDACTED]_NOV16
Restoration/Service/Remodel
Estimate: [REDACTED]_ADD_DEMO

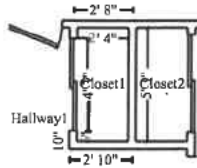
Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

ADD_DEMO

Main Level



Closet1

Height: 8'

121.22 SF Walls	12.21 SF Ceiling
133.44 SF Walls & Ceiling	12.21 SF Floor
1.36 SY Flooring	15.15 LF Floor Perimeter
15.15 LF Ceil. Perimeter	

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Dust control barrier per square foot	133.44 SF	0.43	0.00	0.56	11.60	69.54
2. Mask per square foot for drywall or plaster work	133.44 SF	0.00	0.16	0.40	4.36	26.11
3. Tear out wet drywall, cleanup, bag, per LF - up to 4' tall	15.15 LF	3.84	0.00	0.56	11.76	70.50
4. Tear out baseboard and bag for disposal - up to Cat 3	15.15 LF	0.70	0.00	0.15	2.16	12.92
5. Tear out wet non-salvageable glue down carpet, cut/bag	12.21 SF	0.75	0.00	0.04	1.84	11.04
6. Tear out and bag wet insulation	15.00 SF	0.59	0.00	0.05	1.80	10.70
7. Clean contents of shelving - small amount	8.00 LF	0.00	3.12	0.13	5.02	30.11
8. Remove Shelving - 24" - in place - stain grade	8.00 LF	0.39	0.00	0.00	0.62	3.74
9. Tear out trim and bag for disposal	50.00 LF	0.87	0.00	0.51	8.80	52.81
Includes closet trim ,door, and shelving unit.						
10. Haul debris - per pickup truck load - including dump fees	1.00 EA	150.32	0.00	0.00	30.06	180.38
11. Water heater - Detach & reset	0.10 EA	0.00	377.77	0.00	7.56	45.34
Pull water heater from house and discard. Two guys.						
12. Final cleaning - construction - Residential	12.21 SF	0.00	0.17	0.00	0.42	2.50
Totals: Closet1				2.40	86.00	515.69

ADD_DEMO

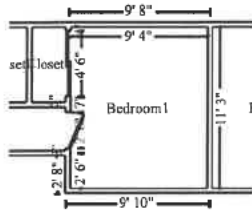
4/19/2017

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Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

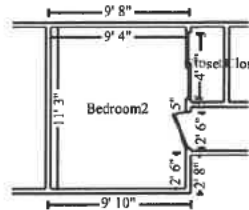


Bedroom1

Height: 8'

329.30 SF Walls	104.98 SF Ceiling
434.27 SF Walls & Ceiling	104.98 SF Floor
11.66 SY Flooring	41.16 LF Floor Perimeter
41.16 LF Ceil. Perimeter	

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
13. Tear out wet drywall, cleanup, bag for disposal	120.00 SF	0.73	0.00	1.08	17.74	106.42
14. General Demolition - per hour	8.00 HR	32.24	0.00	0.00	51.58	309.50
Time to remove exterior wall. Including wiring, sheathing, stucco etc.						
Totals: Bedroom1				1.08	69.32	415.92



Bedroom2

Height: 8'

329.33 SF Walls	105.00 SF Ceiling
434.33 SF Walls & Ceiling	105.00 SF Floor
11.67 SY Flooring	41.17 LF Floor Perimeter
41.17 LF Ceil. Perimeter	

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
15. Tear out wet drywall, cleanup, bag for disposal	32.00 SF	0.73	0.00	0.29	4.74	28.39
16. General Demolition - per hour	8.00 HR	32.24	0.00	0.00	51.58	309.50
Time to remove exterior wall. Including wiring, sheathing, stucco etc.						
Totals: Bedroom2				0.29	56.32	337.89
Total: Main Level!				3.77	211.64	1,269.50
Line Item Totals: [REDACTED] ADD_DEMO				3.77	211.64	1,269.50

[REDACTED] ADD_DEMO

4/19/2017

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Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

Grand Total Areas:

1,682.60 SF Walls	339.58 SF Ceiling	2,022.18 SF Walls and Ceiling
339.58 SF Floor	37.73 SY Flooring	210.33 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	210.33 LF Ceil. Perimeter
339.58 Floor Area	391.61 Total Area	1,682.60 Interior Wall Area
874.50 Exterior Wall Area	97.17 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	1,239.39	97.63%	1,239.39	97.63%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	30.11	2.37%	30.11	2.37%
Total	1,269.50	100.00%	1,269.50	100.00%

Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

Summary for Dwelling

Line Item Total	1,029.13
Material Sales Tax	3.64
Subtotal	1,032.77
Overhead	103.31
Profit	103.31
Replacement Cost Value	\$1,239.39
Net Claim	\$1,239.39

Richard Whitcomb
Project Manager

Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

Summary for Contents

Line Item Total	24.96
Material Sales Tax	0.13
Subtotal	25.09
Overhead	2.51
Profit	2.51
Replacement Cost Value	\$30.11
Net Claim	\$30.11

Richard Whitcomb
Project Manager

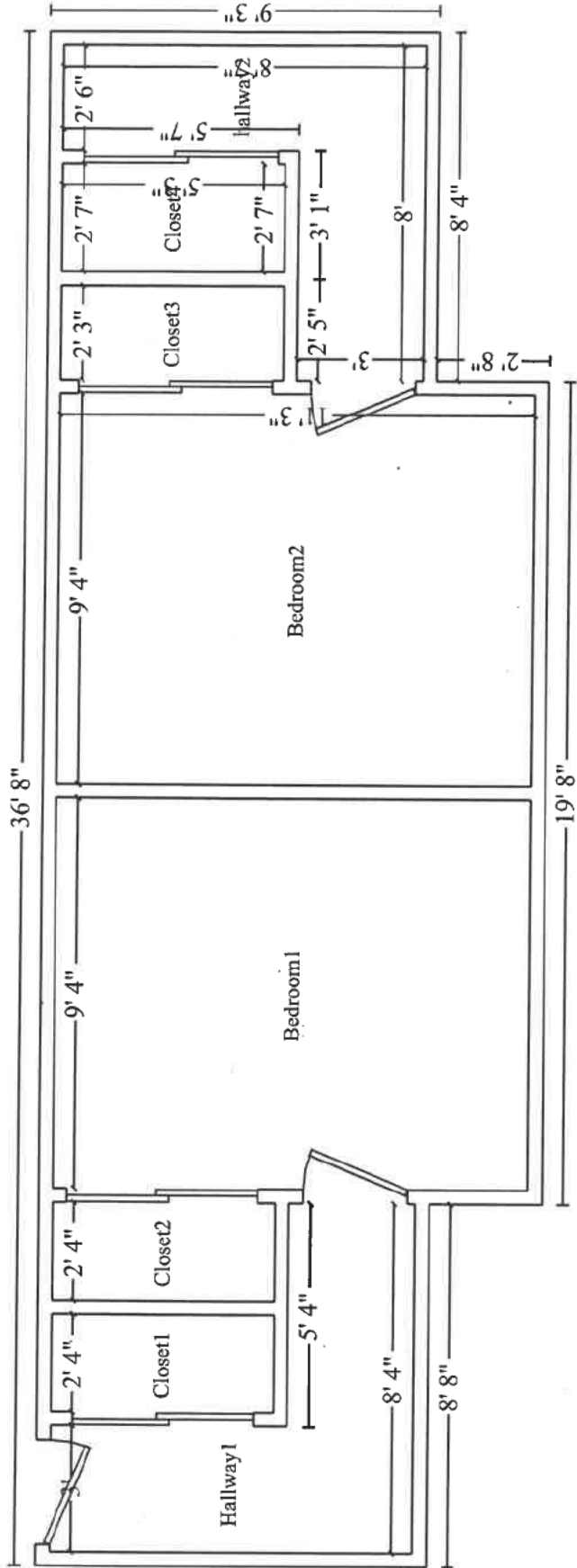
Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

Recap by Category

O&P Items			Total	%
CONT: CLEAN - GENERAL ITEMS			24.96	1.97%
Coverage: Contents	@	100.00% =	24.96	
CLEANING			2.08	0.16%
Coverage: Dwelling	@	100.00% =	2.08	
GENERAL DEMOLITION			967.92	76.24%
Coverage: Dwelling	@	100.00% =	967.92	
DRYWALL			21.35	1.68%
Coverage: Dwelling	@	100.00% =	21.35	
PLUMBING			37.78	2.98%
Coverage: Dwelling	@	100.00% =	37.78	
O&P Items Subtotal			1,054.09	83.03%
Material Sales Tax			3.77	0.30%
Coverage: Dwelling	@	96.55% =	3.64	
Coverage: Contents	@	3.45% =	0.13	
Overhead			105.82	8.34%
Coverage: Dwelling	@	97.63% =	103.31	
Coverage: Contents	@	2.37% =	2.51	
Profit			105.82	8.34%
Coverage: Dwelling	@	97.63% =	103.31	
Coverage: Contents	@	2.37% =	2.51	
Total			1,269.50	100.00%



Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

Insured: [REDACTED] Condo Association / Greg Benedict
Property: [REDACTED]
Londonderry, VT 05148

Home: [REDACTED]

Claim Rep.: Micheal Caporale
Company: Excel Adjusters
Business: [REDACTED]
East Dorset, VT 05353

Business: [REDACTED]
E-mail: [REDACTED]

Estimator: Richard Whitcomb
Position: Project Manager

Business: (802) 281-6941
E-mail: [REDACTED]

Reference:
Company: [REDACTED]

Claim Number:

Policy Number:

Type of Loss: Water Damage

Date of Loss:
Date Inspected: 12/2/2016

Date Received: 12/1/2016
Date Entered: 12/9/2016 10:04 AM

Price List: [REDACTED]_NOV16

Estimate: [REDACTED]_ADD_REPAIR

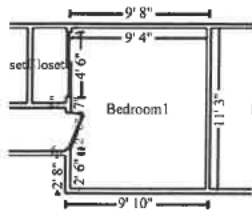
Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

ADD_REPAIR

Main Level

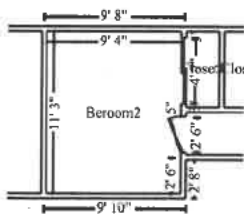


Bedroom1

Height: 8'

329.30 SF Walls	104.98 SF Ceiling
434.27 SF Walls & Ceiling	104.98 SF Floor
11.66 SY Flooring	41.16 LF Floor Perimeter
41.16 LF Ceil. Perimeter	

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Stud wall - 2x4 (per BF)	40.00 BF		0.00	1.65	1.80	13.56	81.36
2. Vinyl window - double hung, 4-8 sf	1.00 EA		0.00	202.11	8.83	42.18	253.12
3. Batt insulation - 4" - R13 - unfaced batt	40.00 SF		0.00	0.62	0.86	5.14	30.80
4. Detach & Reset Baseboard electric heater - 6'	1.00 EA	79.02	0.00	0.00	0.00	15.80	94.82
5. Underlayment - 5/8" particle board	36.00 SF		0.00	1.79	1.71	13.22	79.37
6. 110 volt copper wiring run and box - rough in only	1.00 EA		0.00	34.82	0.49	7.06	42.37
7. Outlet or switch - Detach & reset	1.00 EA		0.00	11.48	0.00	2.30	13.78
Totals: Bedroom1					13.69	99.26	595.62



Beroom2

Height: 8'

329.33 SF Walls	105.00 SF Ceiling
434.33 SF Walls & Ceiling	105.00 SF Floor
11.67 SY Flooring	41.17 LF Floor Perimeter
41.17 LF Ceil. Perimeter	

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
8. R&R Stud wall - 2x4 (per BF)	100.00 BF		0.14	1.65	4.50	36.70	220.20
9. Siding - plywood - fir face	32.00 SF		0.00	2.34	2.19	15.42	92.49
10. Trim board - 1" x 4" - installed (pine)	30.00 LF		0.00	2.77	2.84	17.18	103.12
11. Stain & finish trim	30.00 LF		0.00	1.37	0.34	8.28	49.72
12. Detach & Reset Baseboard electric heater - 6'	1.00 EA	79.02	0.00	0.00	0.00	15.80	94.82
13. Underlayment - 5/8" particle board	36.00 SF		0.00	1.79	1.71	13.22	79.37

ADD_REPAIR

4/19/2017

Page: 2

Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

CONTINUED - Beroom2

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
14. 110 volt copper wiring run and box - rough in only	1.00 EA		0.00	34.82	0.49	7.06	42.37
15. Outlet or switch - Detach & reset	1.00 EA		0.00	11.48	0.00	2.30	13.78
Totals: Beroom2					12.07	115.96	695.87
Total: Main Level					25.76	215.22	1,291.49
Line Item Totals: SNOWDRIFT_ADD_REPAIR					25.76	215.22	1,291.49

Grand Total Areas:

1,682.60 SF Walls	339.58 SF Ceiling	2,022.18 SF Walls and Ceiling
339.58 SF Floor	37.73 SY Flooring	210.33 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	210.33 LF Ceil. Perimeter
339.58 Floor Area	391.61 Total Area	1,682.60 Interior Wall Area
874.50 Exterior Wall Area	97.17 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

ADD_REPAIR

4/19/2017

Page: 3

Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

Summary for Dwelling

Line Item Total	1,050.51
Material Sales Tax	25.76
Subtotal	1,076.27
Overhead	107.61
Profit	107.61
Replacement Cost Value	\$1,291.49
Net Claim	\$1,291.49

Richard Whitcomb
Project Manager

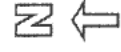
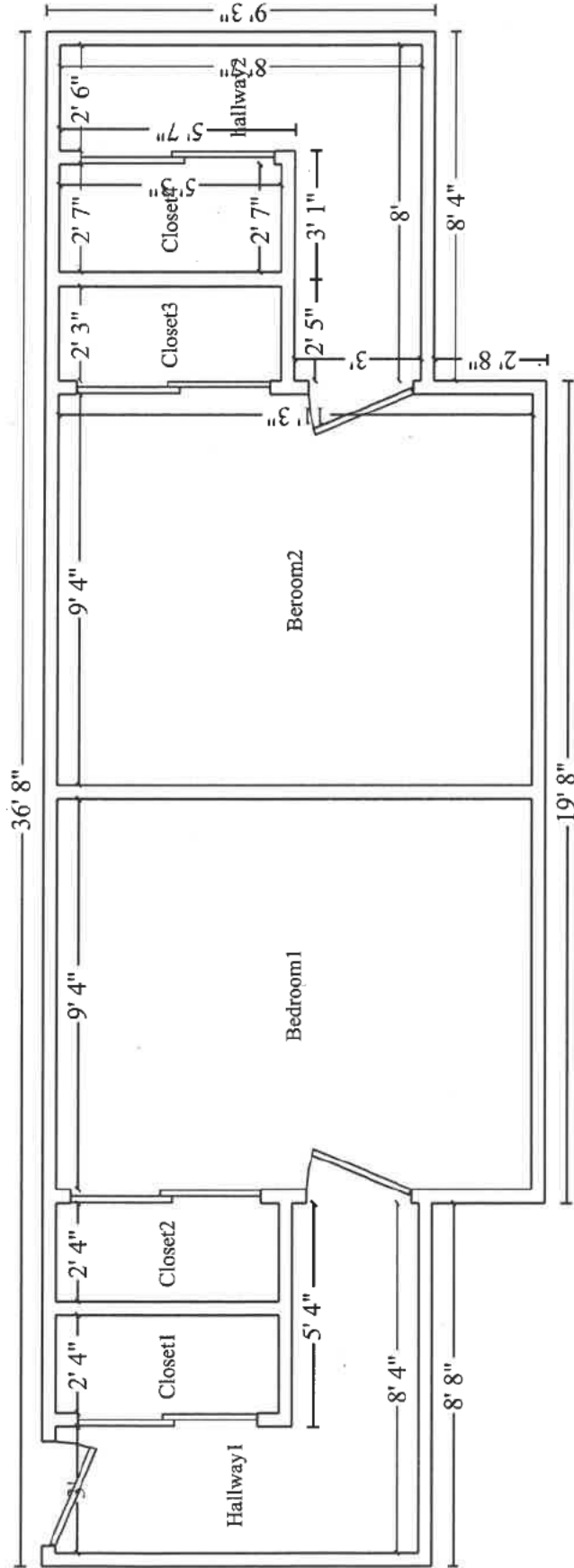
Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

Recap by Category

O&P Items	Total	%
GENERAL DEMOLITION	14.00	1.08%
ELECTRICAL	250.64	19.41%
FLOOR COVERING - VINYL	128.88	9.98%
FINISH CARPENTRY / TRIMWORK	83.10	6.43%
FRAMING & ROUGH CARPENTRY	231.00	17.89%
INSULATION	24.80	1.92%
PAINTING	41.10	3.18%
SIDING	74.88	5.80%
WINDOWS - VINYL	202.11	15.65%
O&P Items Subtotal	1,050.51	81.34%
Material Sales Tax	25.76	1.99%
Overhead	107.61	8.33%
Profit	107.61	8.33%
Total	1,291.49	100.00%



Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

Insured: [REDACTED] Condo Association / Greg Benedict
Property: [REDACTED]
Londonderry, VT 05148

Home: [REDACTED]

Claim Rep.: Micheal Caporale
Company: Excel Adjusters
Business: [REDACTED]
East Dorset, VT 05353

Business: [REDACTED]
E-mail: [REDACTED]

Estimator: Richard Whitcomb
Position: Project Manager

Business: [REDACTED]
E-mail: richindependentrepair@gmail.com

Reference:
Company: [REDACTED]

Claim Number:

Policy Number:

Type of Loss: Water Damage

Date of Loss:
Date Inspected: 12/2/2016

Date Received: 12/1/2016
Date Entered: 12/9/2016 10:04 AM

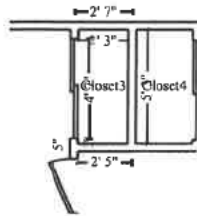
Price List: [REDACTED] NOV16
Restoration/Service/Remodel
Estimate: [REDACTED] CLOSET [REDACTED]

Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

CLOSET #5
Main Level



Closet3

Height: 8'

120.01 SF Walls	11.81 SF Ceiling
131.82 SF Walls & Ceiling	11.81 SF Floor
1.31 SY Flooring	15.00 LF Floor Perimeter
15.00 LF Ceil. Perimeter	

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
1. General Demolition - per hour	2.00 HR	32.24	0.00	0.00	12.90	77.38
2. 2" x 4" x 8' #2 treated pine (material only)	3.00 EA	0.00	4.17	0.75	2.66	15.92
3. 2" x 4" x 8' #2 & better Fir / Larch (material only)	2.00 EA	0.00	3.56	0.43	1.50	9.05
4. Carpenter - General Framing - per hour	5.00 HR	0.00	45.51	0.00	45.52	273.07
5. Batt insulation - 4" - R13 - unfaced batt	8.00 SF	0.00	0.62	0.17	1.04	6.17
6. (Material Only) 1/2" - drywall per LF - up to 4' tall	15.00 LF	0.00	2.40	2.16	7.64	45.80
7. Drywall - Labor Minimum	0.50 EA	0.00	253.60	0.00	25.36	152.16
8. Final cleaning - construction - Residential	11.81 SF	0.00	0.17	0.00	0.40	2.41
Totals: Closet3				3.51	97.02	581.96
Total: Main Level				3.51	97.02	581.96
Line Item Totals: [REDACTED] CLOSET [REDACTED]				3.51	97.02	581.96

Grand Total Areas:

1,682.60 SF Walls	339.58 SF Ceiling	2,022.18 SF Walls and Ceiling
339.58 SF Floor	37.73 SY Flooring	210.33 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	210.33 LF Ceil. Perimeter
339.58 Floor Area	391.61 Total Area	1,682.60 Interior Wall Area
874.50 Exterior Wall Area	97.17 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

[REDACTED] CLOSET [REDACTED]

4/19/2017

Page: 2

Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

Summary for Dwelling

Line Item Total	481.43
Material Sales Tax	3.51
Subtotal	484.94
Overhead	48.51
Profit	48.51
Replacement Cost Value	\$581.96
Net Claim	\$581.96

Richard Whitcomb
Project Manager

CLOSET

4/19/2017

Page: 3

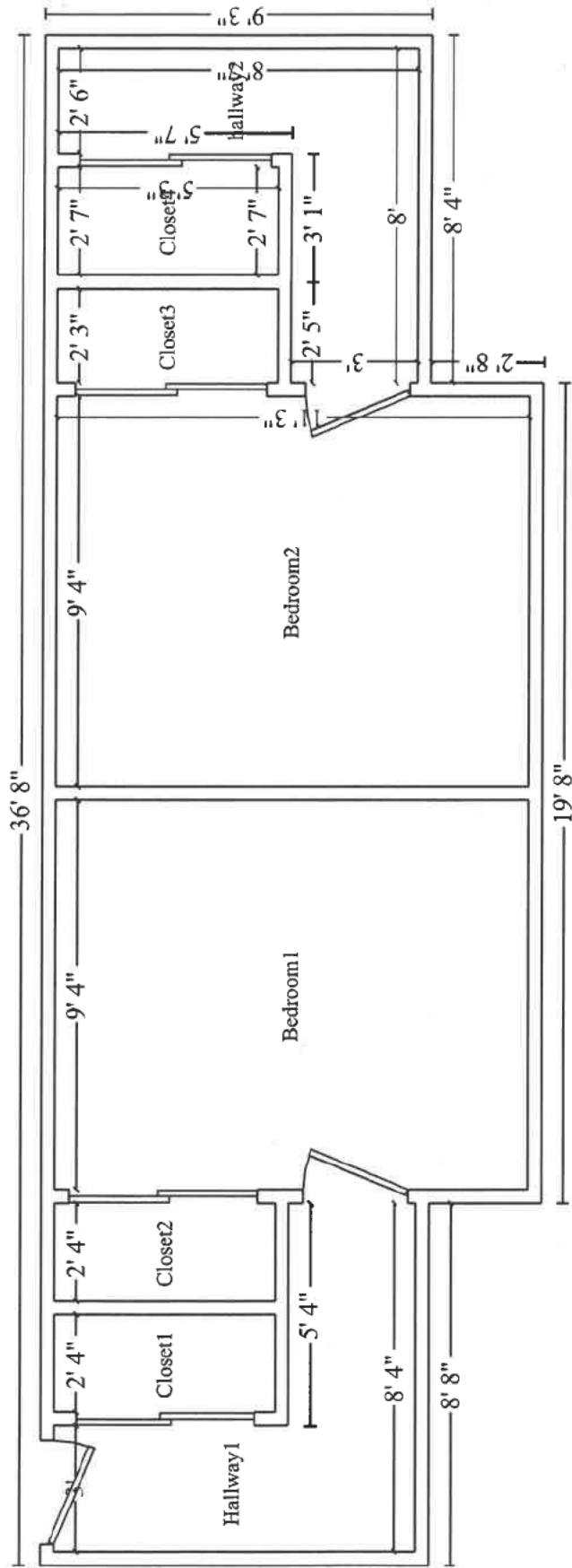
Independent Repair Services

Independent Repair Services
[REDACTED]

White River Junction, VT 05001
802.281.6941

Recap by Category

O&P Items	Total	%
CLEANING	2.01	0.35%
GENERAL DEMOLITION	64.48	11.08%
DRYWALL	162.80	27.97%
FRAMING & ROUGH CARPENTRY	247.18	42.47%
INSULATION	4.96	0.85%
O&P Items Subtotal	481.43	82.73%
Material Sales Tax	3.51	0.60%
Overhead	48.51	8.34%
Profit	48.51	8.34%
Total	581.96	100.00%



Independent Repair Services

Independent Repair Services

[REDACTED]
White River Junction, VT 05001
802.281.6941

Insured: [REDACTED] Condo Association / Greg Benedict
Property: [REDACTED]
Londonderry , VT 05148

Home: [REDACTED]

Claim Rep.: Micheal Caporale
Company: Excel Adjusters
Business: [REDACTED]
East Dorset, VT 05353

Business: [REDACTED]
E-mail: [REDACTED]

Estimator: Richard Whitcomb
Position: Project Manager

Business: (802) 281-6941
E-mail: [REDACTED]

Reference:
Company: [REDACTED]

Claim Number: **Policy Number:** **Type of Loss:** Water Damage

Date of Loss: Date Received: 12/1/2016
Date Inspected: 12/2/2016 Date Entered: 12/9/2016 10:04 AM

Price List: [REDACTED]_NOV16
Restoration/Service/Remodel
Estimate: [REDACTED]_CLOSET_[REDACTED]

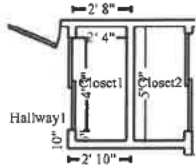
Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

CLOSET

Main Level



Closet1

Height: 8'

121.22 SF Walls	12.21 SF Ceiling
133.44 SF Walls & Ceiling	12.21 SF Floor
1.36 SY Flooring	15.15 LF Floor Perimeter
15.15 LF Ceil. Perimeter	

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
1. General Demolition - per hour	3.00 HR	32.24	0.00	0.00	19.34	116.06
2. Mask or cover per square foot	12.21 SF	0.29	0.00	0.05	0.72	4.31
3. 2" x 4" x 8' #2 treated pine (material only)	2.00 EA	0.00	4.17	0.50	1.76	10.60
4. 2" x 4" x 8' #2 & better Fir / Larch (material only)	2.00 EA	0.00	3.56	0.43	1.50	9.05
5. Timber Framing Carpenter - per hour	4.00 HR	0.00	45.51	0.00	36.40	218.44
Price includes. Cut out the bottom wall plate and replace. Replace wall studs as needed. As well as trimming the entire wall framing to fit the thicker pressure treat lumber. The length of the outside wall as well as inside the closet.						
6. Drywall - Labor Minimum	1.00 EA	0.00	253.60	0.00	50.72	304.32
7. (Material Only) 1/2" - drywall per LF - up to 4' tall	15.15 LF	0.00	2.40	2.18	7.72	46.26
8. Seal/prime then paint the surface area (2 coats)	32.00 SF	0.00	0.82	0.29	5.30	31.83
9. Paint the walls - one coat	121.22 SF	0.00	0.57	0.80	13.98	83.88
Totals: Closet1				4.25	137.44	824.75

Total: Main Level 4.25 137.44 824.75

Labor Minimums Applied

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
10. Painting labor minimum	1.00 EA	0.00	116.43	0.00	23.28	139.71
Totals: Labor Minimums Applied				0.00	23.28	139.71

Line Item Totals: SNOWDRIFT_CLOSET_#6 4.25 160.72 964.46

CLOSET

4/19/2017

Page: 2

Independent Repair Services

Independent Repair Services
PO Box 885
White River Junction, VT 05001
802.281.6941

Grand Total Areas:

1,682.60	SF Walls	339.58	SF Ceiling	2,022.18	SF Walls and Ceiling
339.58	SF Floor	37.73	SY Flooring	210.33	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	210.33	LF Ceil. Perimeter
339.58	Floor Area	391.61	Total Area	1,682.60	Interior Wall Area
874.50	Exterior Wall Area	97.17	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

Summary for Dwelling

Line Item Total	799.49
Material Sales Tax	4.25
Subtotal	803.74
Overhead	80.36
Profit	80.36
Replacement Cost Value	\$964.46
Net Claim	\$964.46

Richard Whitcomb
Project Manager

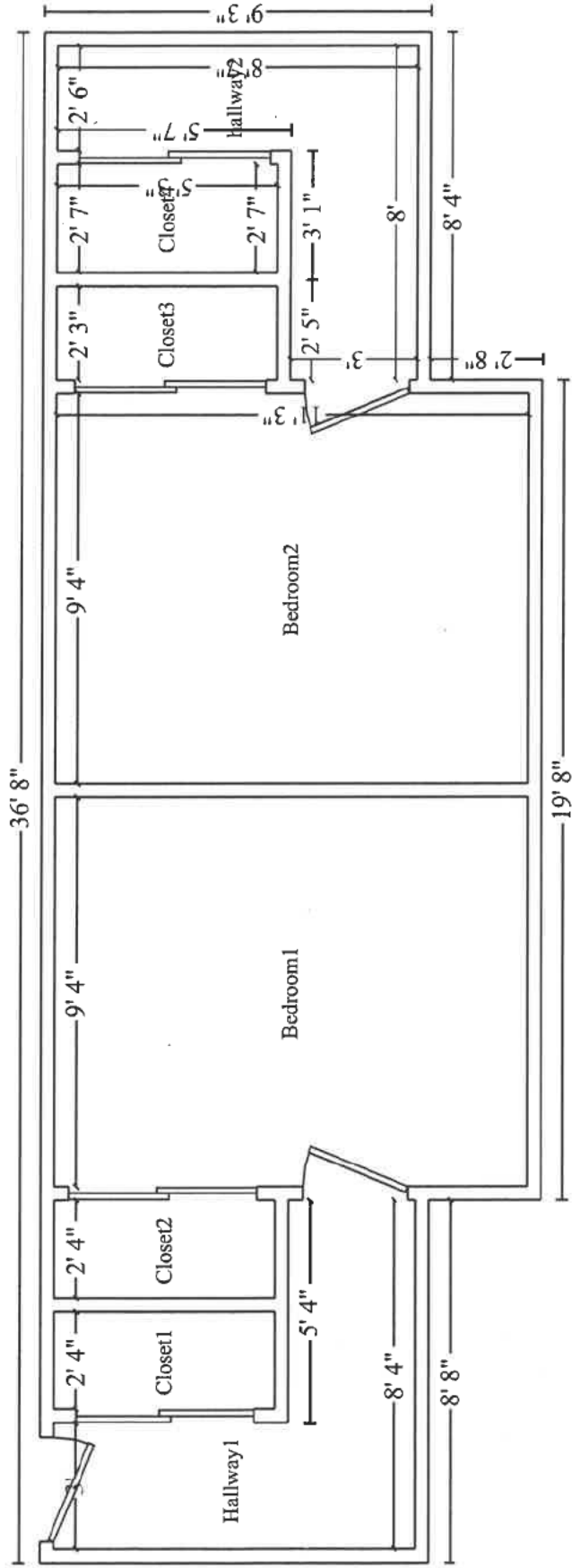
Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

Recap by Category

O&P Items	Total	%
GENERAL DEMOLITION	100.26	10.40%
DRYWALL	289.96	30.06%
FRAMING & ROUGH CARPENTRY	15.46	1.60%
PAINTING	211.77	21.96%
TIMBER FRAMING	182.04	18.87%
O&P Items Subtotal	799.49	82.90%
Material Sales Tax	4.25	0.44%
Overhead	80.36	8.33%
Profit	80.36	8.33%
Total	964.46	100.00%



Independent Repair Services

Independent Repair Services
PO Box 885
White River Junction, VT 05001
802.281.6941

Insured: [REDACTED] Condo Association / Greg Benedict
Property: [REDACTED]
Londonderry , VT 05148

Home: [REDACTED]

Claim Rep.: Micheal Caporale
Company: Excel Adjusters
Business: [REDACTED]
East Dorset, VT 05353

Business: [REDACTED]
E-mail: [REDACTED]

Estimator: Richard Whitcomb
Position: Project Manager

Business: (802) 281-6941
E-mail: [REDACTED]

Reference:
Company: [REDACTED]

Claim Number:

Policy Number:

Type of Loss: Water Damage

Date of Loss:
Date Inspected: 12/2/2016

Date Received: 12/1/2016
Date Entered: 12/9/2016 10:04 AM

Price List: [REDACTED] NOV16
Restoration/Service/Remodel
Estimate: [REDACTED] CONDO_
PURO

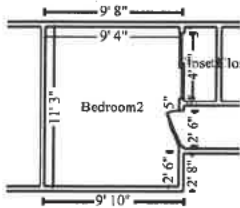
Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

CONDO_PURO

Main Level

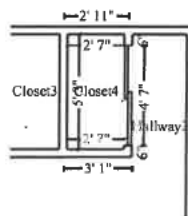


Bedroom2

Height: 8'

329.33 SF Walls	105.00 SF Ceiling
434.33 SF Walls & Ceiling	105.00 SF Floor
11.67 SY Flooring	41.17 LF Floor Perimeter
41.17 LF Ceil. Perimeter	

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
1. Tear out wet drywall, cleanup, bag, per LF - up to 4' tall	25.00 LF	3.84	0.00	0.93	19.38	116.31
2. Tear out trim	41.17 LF	0.36	0.00	0.00	2.96	17.78
3. Baseboard electric heater - in place - Detach & reset	1.00 EA	0.00	12.80	0.00	2.56	15.36
4. Remove Sheathing - plywood - 3/4" CDX	50.00 SF	0.44	0.00	0.00	4.40	26.40
5. Tear out wet carpet pad and bag for disposal	105.00 SF	0.42	0.00	0.38	8.90	53.38
6. Tear out wet non-salvageable carpet, cut & bag for disp.	105.00 SF	0.45	0.00	0.38	9.54	57.17
7. Final cleaning - construction - Residential	105.00 SF	0.00	0.17	0.00	3.58	21.43
Totals: Bedroom2				1.69	51.32	307.83



Closet4

Height: 8'

125.34 SF Walls	13.56 SF Ceiling
138.90 SF Walls & Ceiling	13.56 SF Floor
1.51 SY Flooring	15.67 LF Floor Perimeter
15.67 LF Ceil. Perimeter	

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
8. Tear out trim	15.67 LF	0.36	0.00	0.00	1.12	6.76
9. Tear out wet non-salvageable carpet, cut & bag for disp.	13.56 SF	0.45	0.00	0.05	1.24	7.39
10. Tear out wet carpet pad and bag for disposal	13.56 SF	0.42	0.00	0.05	1.16	6.91
11. Tear out wet drywall, cleanup, bag, per LF - up to 4' tall	15.67 LF	3.84	0.00	0.58	12.16	72.91

CONDO_PURO

4/19/2017

Page: 2

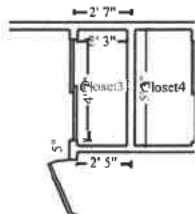
Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

CONTINUED - Closet4

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
12. Tear out and bag wet insulation	8.00 SF	0.59	0.00	0.03	0.94	5.69
13. Final cleaning - construction - Residential	13.56 SF	0.00	0.17	0.00	0.46	2.77
Totals: Closet4				0.71	17.08	102.43

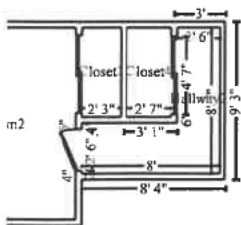


Closet3

Height: 8'

120.01 SF Walls	11.81 SF Ceiling
131.82 SF Walls & Ceiling	11.81 SF Floor
1.31 SY Flooring	15.00 LF Floor Perimeter
15.00 LF Ceil. Perimeter	

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
14. Tear out trim	15.00 LF	0.36	0.00	0.00	1.08	6.48
15. Tear out wet drywall, cleanup, bag, per LF - up to 4' tall	15.00 LF	3.84	0.00	0.56	11.64	69.80
16. Tear out and bag wet insulation	8.00 SF	0.59	0.00	0.03	0.94	5.69
17. Tear out wet carpet pad and bag for disposal	11.81 SF	0.42	0.00	0.04	1.00	6.00
18. Tear out wet non-salvageable glue down carpet, cut/bag	11.81 SF	0.75	0.00	0.04	1.78	10.68
19. Final cleaning - construction - Residential	11.81 SF	0.00	0.17	0.00	0.40	2.41
Totals: Closet3				0.67	16.84	101.06



Hallway2

Height: 8'

265.33 SF Walls	37.96 SF Ceiling
303.28 SF Walls & Ceiling	37.96 SF Floor
4.22 SY Flooring	33.17 LF Floor Perimeter
33.17 LF Ceil. Perimeter	

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
20. Contents - move out then reset	1.00 EA	0.00	40.92	0.00	8.18	49.10
21. Tear out wet carpet pad and bag for disposal	20.00 SF	0.42	0.00	0.07	1.70	10.17

CONDO_PURO

4/19/2017

Page: 3

Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

CONTINUED - Hallway2

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
22. Tear out wet non-salvageable carpet, no bagging	20.00 SF	0.24	0.00	0.00	0.96	5.76
23. Tear out trim	15.00 LF	0.36	0.00	0.00	1.08	6.48
24. Tear out wet drywall, cleanup, bag, per LF - up to 4' tall	4.00 LF	3.84	0.00	0.15	3.12	18.63
25. Final cleaning - construction - Residential	37.96 SF	0.00	0.17	0.00	1.30	7.75
Totals: Hallway2				0.22	16.34	97.89
Total: Main Level				3.29	101.58	609.21

Labor Minimums Applied

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
26. General labor - labor minimum	1.00 EA	0.00	4.12	0.00	0.82	4.94
Totals: Labor Minimums Applied				0.00	0.82	4.94
Line Item Totals: [REDACTED] CONDO_PURO				3.29	102.40	614.15

Grand Total Areas:

1,682.60 SF Walls	339.58 SF Ceiling	2,022.18 SF Walls and Ceiling
339.58 SF Floor	37.73 SY Flooring	210.33 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	210.33 LF Ceil. Perimeter
339.58 Floor Area	391.61 Total Area	1,682.60 Interior Wall Area
874.50 Exterior Wall Area	97.17 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

[REDACTED] CONDO_PURO

4/19/2017

Page: 4

Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

Summary for Dwelling

Line Item Total	508.46
Material Sales Tax	3.29
Subtotal	511.75
Overhead	51.20
Profit	51.20
Replacement Cost Value	\$614.15
Net Claim	\$614.15

Richard Whitcomb
Project Manager

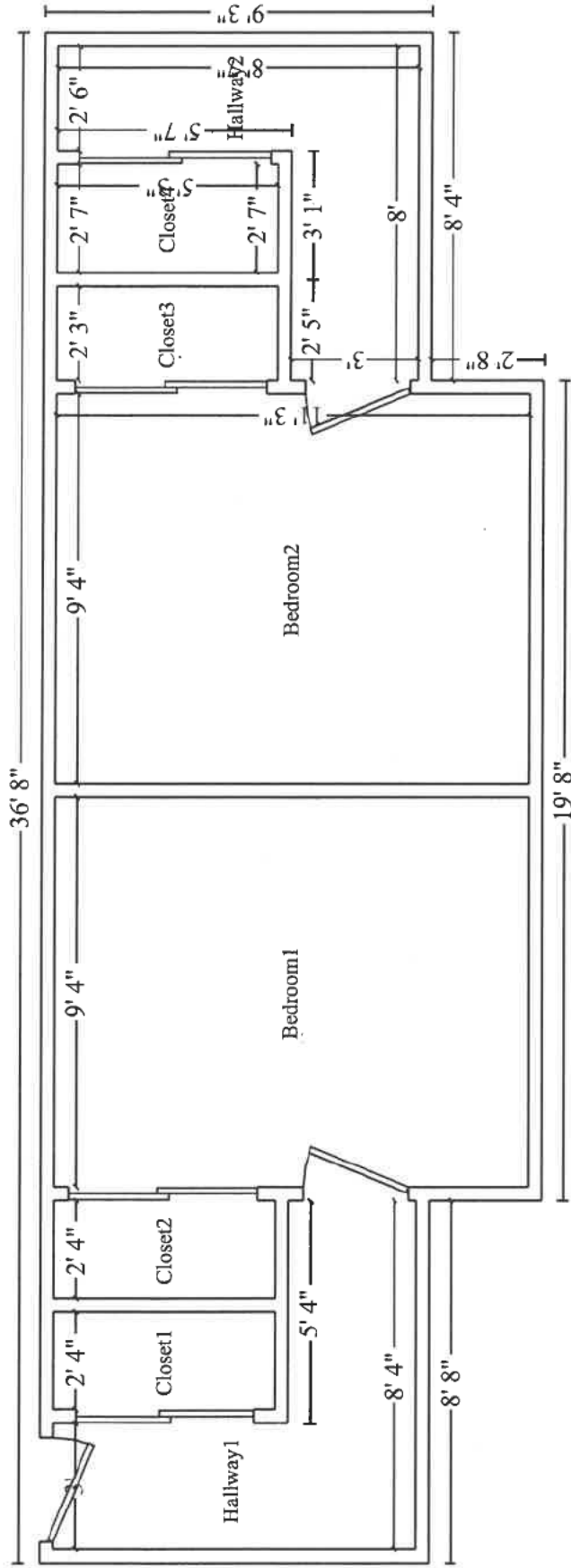
Independent Repair Services

Independent Repair Services

White River Junction, VT 05001
802.281.6941

Recap by Category

O&P Items	Total	%
CLEANING	28.62	4.66%
CONTENT MANIPULATION	40.92	6.66%
GENERAL DEMOLITION	422.00	68.71%
ELECTRICAL	12.80	2.08%
LAB	4.12	0.67%
O&P Items Subtotal	508.46	82.79%
Material Sales Tax	3.29	0.54%
Overhead	51.20	8.34%
Profit	51.20	8.34%
Total	614.15	100.00%



Independent Repair Services



White River Junction, VT 05001

Invoice

Date	Invoice #
2/2/2017	12

Bill To
██████████ Condo Association
Greg Benedict
██
Londonderry, VT 05148

P.O. No.	Terms	Project

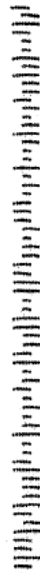
Quantity	Description	Rate	Amount
	Repair damaged wall studs, insulate, drywall repair, Replace trim, paint, carpet, clean up, haul debris.	13,581.68	13,581.68
	Water Damage Services	3,058.00	3,058.00
	Additional Demo	1,269.50	1,269.50
	Closet 5 Repairs	581.96	581.96
	Closet 6 Repairs	964.46	964.46
	5 Snowdrift Condo. Demo all water damaged items above 4 ft.	360.74	360.74
	Additional Repairs	1,291.49	1,291.49
Total			\$21,107.83



POSTAGE WILL BE PAID BY ADDRESSEE
NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

VT, 05155

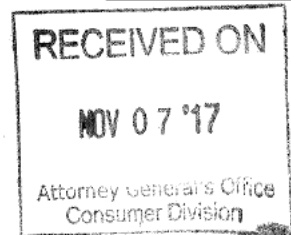
ATTORNEYS GENERAL OFFICE
109 STATE ST. STE 1
MONTPELIER, VT 05609



Barbara Benedict

HELLO FOLKS

I HAVE FILED A
COMPLAINT AGAINST
PURO CLEAN AND
INDEPENDENT REPAIR
SERVICES. ENCLOSED
IS A COPY OF THE
SERVICE AGREEMENT.



CLAIM #



PuroClean
The Paramedics of Property Damage

American Red Cross Disaster Responder

Proud Sponsor of the American Red Cross Disaster Responder Program

Service Authorization

Customer: Barbara Fenodit

Address: [Redacted] Stratton Mtn VT 05155

Insurance Company: _____ Claim #: _____

Insurance Agent: _____

Adjuster: _____ Deductible: _____

Type of Emergency: [Redacted]

I (we) hereby authorize the locally owned **PuroClean** business (**PuroClean**) to perform emergency mitigation and restoration services at my (our) property at the above address and with respect to items that need to be restored at a remote location, to remove and store such items. I (we) authorize and direct the Insurance Company listed above to communicate with **PuroClean** and to pay **PuroClean** directly for the work covered by insurance. If for any reason the payment should come to me (us), I (we) hereby agree to pay **PuroClean** immediately upon receipt of the payment from the insurance company. If payment from the insurance company lists my (our) lender as payee, I (we) authorize **PuroClean** to contact the lender directly about such payment, and I (we) hereby authorize the lender to speak directly to **PuroClean** about such payment and endorse such payment.

I (we) understand that **PuroClean** is working for me (us) and not the insurance company, adjuster and/or agent. It is fully understood that I (we) am/are personally responsible for any and all deductible, depreciation or any other charges or costs not covered by insurance. I (we) agree to pay **PuroClean** directly for any amount not covered by insurance.

The liability of **PuroClean** is expressly limited to the total amount of the services authorized herein and in no event shall **PuroClean**, its agents or assigns, be liable for consequential and/or any other special damages of any kind. **PuroClean** is responsible for only the personal property listed on an inventory signed by me (us) and by a **PuroClean** representative. I (we) fully understand and I (we) agree that **PuroClean** is not an agent (actual or apparent) of PuroSystems, Inc. and/or the insurance company and I (we) waive all rights to claim **PuroClean** as an agent of either. In the event that legal proceedings must be instituted to recover any due amount, **PuroClean** shall be entitled to recover the cost of collection including reasonable attorney's fees.

I (we) understand that I (we) have the right to cancel a home restoration contract within three (3) days of signing this form, but because of the emergency stated above I (we) waive that right to cancel and because any delay will cause further damage, I (we) direct **PuroClean** to begin restoration immediately.

If balance in full is not paid to **PuroClean** within 30 days of job completion, I hereby authorize **PuroClean** to charge my credit card below for the unpaid balance.

Credit Card Type: _____ CC# _____ Exp. Date: _____ CID Code: _____

Billing Zip Code: _____ Name on Card: _____ Signature: _____

Deductible paid with check # _____ for \$ _____ on _____

Signature: [Redacted] (Insured) Date: 11/22/2011

Signature: _____ (Insured) Date: _____

Each **PuroClean** office is independently owned and operated.

From: AGO - CAP
Sent: Friday, November 17, 2017 11:58 AM
To: [REDACTED]
Subject: Benedict, Greg (PuroClean) CAP 2017-07154
Attachments: Matter #2017-07154.txt

Re: Complaint 2017-07154 Vs. PuroClean

Dear Greg Benedict:

Our records indicate that we have opened up a separate file for this matter relative to another party. This is to notify you that we are closing the file associated with PuroClean, only. The complaint regarding Tony Parizo remains open.

Sincerely,

[REDACTED]
Consumer Advisor

State of Vermont
Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Website: consumer.vermont.gov

Email: ago.cap@vermont.gov

Phone: (800) 649-2424 (toll free from VT phone) or [REDACTED]

From: AGO - CAP
Sent: Thursday, October 12, 2017 3:45 PM
To: [REDACTED]
Subject: Benedict, Greg (Tony Parizo and Puroclean) CAP

Re: Complaint 2017-07119 Benedict, Greg (Tony Parizo) CAP
Complaint 2017-07154 Benedict, Greg (Puroclean) CAP

Dear Greg,

Thank you for contacting us with your complaint. We have sent a copies to the businesses asking that they contact you within 7 days to resolve this problem. We have also asked the businesses to notify us of the action they take. Your complaint and the businesses' responses will become part of our public record for six years.

In 14 days, please update us on the complaint status by using the Complaint Response Form located on our website. Please note, upon receipt of your update we may do one of the following:

1. If you indicate that your complaint was resolved, we will close the file accordingly.
2. If you indicate that the business has not contacted you, we will contact the business again on your behalf.
3. If you indicate that the business contacted you but your complaint remains unresolved, the action we take will depend in great part on the business response. If the response is unsatisfactory, we may pursue this matter further. If your complaint is not appropriate for further action on our part, we may refer you to small claims court or suggest that you consult a private attorney.

Thank you for bringing your complaint to our attention. If you wish to mail us copies of documents, please direct them to:

Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Sincerely,

Lauren Jandl
Consumer Advisor

State of Vermont
Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Website: consumer.vermont.gov

Email: ago.cap@vermont.gov

Phone: (800) 649-2424 (toll free from VT phone) or [REDACTED]

From: AGO - CAP
Sent: Thursday, October 12, 2017 3:45 PM
To: [REDACTED]
Subject: Benedict, Greg (Tony Parizo and Puroclean) CAP

Categories: M-Files

Re: Complaint 2017-07119 Benedict, Greg (Tony Parizo) CAP
Complaint 2017-07154 Benedict, Greg (Puroclean) CAP

Dear Greg,

Thank you for contacting us with your complaint. We have sent a copies to the businesses asking that they contact you within 7 days to resolve this problem. We have also asked the businesses to notify us of the action they take. Your complaint and the businesses' responses will become part of our public record for six years.

In 14 days, please update us on the complaint status by using the Complaint Response Form located on our website. Please note, upon receipt of your update we may do one of the following:

1. If you indicate that your complaint was resolved, we will close the file accordingly.
2. If you indicate that the business has not contacted you, we will contact the business again on your behalf.
3. If you indicate that the business contacted you but your complaint remains unresolved, the action we take will depend in great part on the business response. If the response is unsatisfactory, we may pursue this matter further. If your complaint is not appropriate for further action on our part, we may refer you to small claims court or suggest that you consult a private attorney.

Thank you for bringing your complaint to our attention. If you wish to mail us copies of documents, please direct them to:

Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Sincerely,

Lauren Jandl
Consumer Advisor

State of Vermont
Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Website: consumer.vermont.gov

Email: ago.cap@vermont.gov

Phone: (800) 649-2424 (toll free from VT phone) or [REDACTED]

From: Michele Bouffard [REDACTED]
Sent: Wednesday, November 15, 2017 1:28 PM
To: AGO - CAP
Subject: Matter #2017-07154

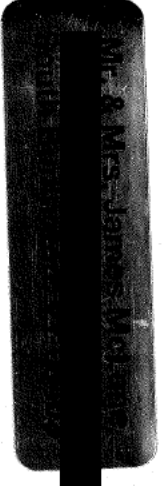
Good Afternoon,

Tony (Anthony) Parizo has not worked for PuroClean Managed Services since March 10, 2017.

If you have any further questions feel free to call us.

Thank you,

Michele Bouffard
Service & Support Manager
PuroClean Managed Services
802-864-5551



BURLINGTON VT 054

25 FEB 2019 PM 7



State of Vermont

Office of the Attorney General

Consumer Assistance Program

109 State Street

Montpelier, VT

05609-1001



THOMAS J. DONOVAN, JR.
ATTORNEY GENERAL

JOSHUA R. DIAMOND
DEPUTY ATTORNEY GENERAL

WILLIAM E. GRIFFIN
CHIEF ASST. ATTORNEY
GENERAL



STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
PUBLIC PROTECTION DIVISION
TEL: 1-800-649-2424
FAX: (802) 304-1014

ADDRESS REPLY TO:
CONSUMER ASSISTANCE PROGRAM
109 State Street
Montpelier, VT 05602
website: ago.vermont.gov/cap
e-mail: ago.cap@vermont.gov

FEB 27 2019

State of Vermont
Office of the Attorney General
Reference Number: _____

Consumer Complaint Form

Consumer Information (Complaint By):

Consumer First and Last Name: JAMES McLANE Age: _____
Submitted by: _____ (If filing on another's behalf.)
Organization Name: _____ (If filing on behalf of a business/organization.)
Mailing Address (For Complaint Correspondence): _____
City: SO BURLINGTON ST: VT. ZIP: 05403
Primary Phone: _____ Phone Type (Circle One): Home / Cell / Office / Other: _____
E-mail: _____ @ _____
The Consumer is: A senior citizen Active Military _____ A Veteran _____ A Student _____ Under 18 _____

Business Information (Complaint Against):

Business Name: CONSTRUCTION MANAGEMENT DIRECT
Point of Contact for Business: BORY CARDINAL
Mailing Address: PO Box 8 City: WILMISTON ST: VT ZIP: 05495
Business Phone: 802-760-6057 Fax: _____
E-mail: _____ @ _____ Website: WWW.CMDVT.COM

Amount of Loss: 1,289.86 How did you find CAP? _____

Complaint Details (attach additional pages if needed):

Events as they happened: CLAIM # _____

Construction Management Direct came to do repairs on 11-26-2018 and worked for approx 2 hours. They said they would be back Tuesday 11-27-2018 + did not show. They can back 11-28, 2018 at approx 8:30 A.M.

Relief you desire: I would like to have an itemized invoice for their work for \$1289.86

CAP00061

Work that done as per estimate.
P.S. need a statement R.E. Firewall was disabled properly.

Claims
Department

January 22, 2019

James & Mary McLane

South Burlington VT 05403

MMG Claim: [REDACTED]
MMG Insured: [REDACTED]
Date of Loss: 10/1/2018

NO RESPONSE
FROM CMD LLC

Dear Mr. & Mrs. McLane:

This letter is to follow up our telephone conversation.

Enclosed please find the original estimate of damages. I have also enclosed the revised estimate for what is left to complete.

We reviewed with CMD and they relay that they completed the demolition, debris removal, framing, insulation, and drywall installation only. They did not complete the taping or finishing/painting.

HEAT

At this time it is important and necessary that you obtain a contractor to complete this project.

Please provide my information to your contractor so they can contact me directly so that we can bring this claim to a resolution. My telephone number is [REDACTED]

You also have the option of reporting the claim to your own carrier for processing. If you chose this option please provide my information to your carrier. Thank you.

Sincerely,

Jaime M. Parsley

Jaime M. Parsley
Casualty Claims Adjuster

Enclosure

Protecting your piece of the world™

Original

[Redacted]

Insured: [Redacted]
Property: [Redacted]

Home: [Redacted]

Claim Rep.: [Redacted]
Business: [Redacted]

Cellular: [Redacted]
Business: [Redacted]
E-mail: [Redacted]

Claimant: [Redacted]
Business: [Redacted]

Home: [Redacted]

Estimator: [Redacted]
Business: [Redacted]

Cellular: [Redacted]
E-mail: [Redacted]

Reference:
Company: [Redacted]
Business: [Redacted]

Claim Number: [Redacted]

Policy Number: [Redacted]

Type of Loss: Vehicle

Date Contacted: 10/8/2018
Date of Loss: 10/4/2018
Date Inspected: 10/16/2018

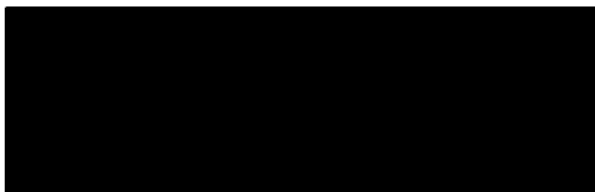
Date Received: 10/5/2018
Date Entered: 10/22/2018

Price List: [Redacted] OCT18
Restoration/Service/Remodel
Estimate: [Redacted]

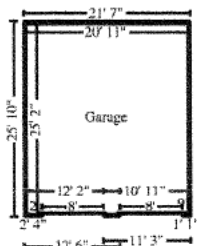
This is an estimate of damage only and not an offer of settlement. This estimate is subject to the determination of liability and review & approval by the insurance company. This is not an authorization of repair, nor is it a guarantee of payment. Pending approval, neither the insurer nor its representatives assumes responsibility for repairs.

This estimate is prepared using generally prevailing prices of building materials and labor in your area. The ultimate choice of a contractor is up to you. If the contractor you choose thinks he or she is unable to complete the specified repairs for the amount allowed in our estimate, please have your contractor contact me immediately.

If you have any questions, please feel free to contact me.



McLane



Garage

Height: 8' 4"

656.06 SF Walls	526.40 SF Ceiling
1182.46 SF Walls & Ceiling	526.40 SF Floor
58.49 SY Flooring	76.17 LF Floor Perimeter
92.17 LF Ceil. Perimeter	

Door 8' X 7' **Opens into Exterior**
Door 8' X 7' **Opens into Exterior**

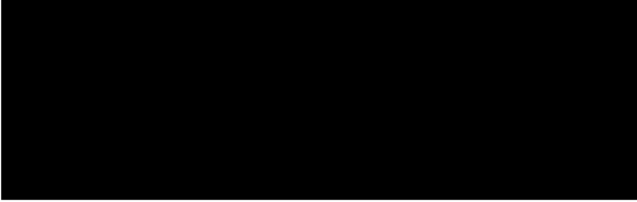
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Contents - move out then reset - Extra large room	1.00 EA	122.76	0.00	24.56	147.32	<0.00>	147.32
<i>Allowance to move shelving units, tools and to detach and reset tool trim board as needed.</i>							
2. R&R 5/8" drywall - hung, taped, floated, ready for paint	133.33 SF	2.32	5.51	62.96	377.80	<0.00>	377.80
3. Drywall Installer / Finisher - per hour	2.00 HR	71.78	0.00	28.72	172.28	<0.00>	172.28
<i>Additional labor hours to feather new drywall into existing.</i>							
4. Paint more than the ceiling - two coats	557.15 SF	0.79	7.80	89.60	537.55	<0.00>	537.55
<i>Allowance to paint the affected wall and the front part of the ceiling (natural break at support beam).</i>							
5. Seal the surface area w/latex based stain blocker - one coat	200.00 SF	0.49	0.98	19.80	118.78	<0.00>	118.78
<i>Allowance to prime the new drywall and tape area.</i>							
6. R&R Stud wall - 2" x 4" - 16" oc	133.33 SF	2.05	8.59	56.38	338.30	<0.00>	338.30
<i>Remove and replace damaged wall studs.</i>							
7. Carpenter - General Framer - per hour	2.00 HR	48.14	0.00	19.26	115.54	<0.00>	115.54
<i>Additional labor hours for a framer to piece in new stud wall to existing area.</i>							
8. R&R Batt insulation - 4" - R11 - paper faced	133.33 SF	0.74	2.99	20.32	121.97	<0.00>	121.97
9. R&R 5/8" drywall - hung & fire taped only	133.33 SF	1.89	5.04	51.40	308.43	<0.00>	308.43
<i>Allowance to remove and replace the inner drywall layer between the drywall and the neighboring garage.</i>							
10. Haul debris - per pickup truck load - including dump fees	1.00 EA	158.86	0.00	31.78	190.64	<0.00>	190.64
Totals: Garage			30.91	404.78	2,428.61	0.00	2,428.61
Total: McLane- 577 Golf Course Rd			30.91	404.78	2,428.61	0.00	2,428.61
Line Item Totals:			30.91	404.78	2,428.61	0.00	2,428.61





Grand Total Areas:

656.06 SF Walls	526.40 SF Ceiling	1,182.46 SF Walls and Ceiling
526.40 SF Floor	58.49 SY Flooring	76.17 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	92.17 LF Ceil. Perimeter
526.40 Floor Area	557.57 Total Area	656.06 Interior Wall Area
773.11 Exterior Wall Area	94.83 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	



Summary for Dwelling

Line Item Total	1,992.92
Material Sales Tax	30.91
Subtotal	2,023.83
Overhead	202.39
Profit	202.39
Replacement Cost Value	\$2,428.61
Net Claim	\$2,428.61

Alexander P. Hill



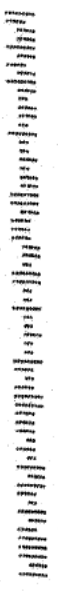
Mr. & Mrs. James McKinn
South Burlington, VT 05403

BURLINGTON VT 054
19 MAR 2019 PM 1 L



FOREVER / USA

OFFICE OF THE ATTORNEY GENERAL
CONSUMER ASSISTANCE PROGRAM
109 STATE STREET
MONTPELIER, VT 05609-1001



05609+0002

JAMES McLANE

[REDACTED]

SOUTH BURLINGTON VT
05403

RECEIVED

MAR 20 2019

State of Vermont
Office of the Attorney General

April 19th 2019

Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier VT 05609-1001

RE TAKE AG 19-01405

Dear [REDACTED]

Please find attached [REDACTED] adjustment
copy of estimate which [REDACTED] constructor management
direct sent me for an itemized invoice

- Item # 2 Done
- Item # 6 not done properly
- Item # 7 ???
- Item # 8 not Done
- Item # 9 not Done as stated

Sincerely
James Mc Lane

SPARE TO
PARY
WILL NOTHING
DO

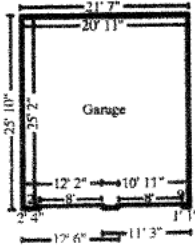
760-6057
CALLED 3-19-19
8:17 AM

CALLED 3-18-19
PATTY

9:50 AM



McLane- [Redacted]



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Door
Door

8' X 7'
8' X 7'

Opens into Exterior
Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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5. Seal the surface area w/latex based stain blocker - one coat <i>Allowance to prime the new drywall and tape area.</i>	200.00 SF	0.49	0.98	19.80	118.78	<0.00>	118.78
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Line Item Totals: 18C120381-APH			30.91	404.78	2,428.61	0.00	2,428.61

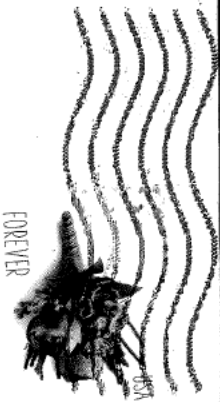
Adj to \$214.98
214.98

Total Work Completed
\$1289.86

Refund to [Redacted]
\$1138.75
ck# 2170



BURLINGTON VT 054
14 MAY 2019 PM 11



STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
PUBLIC PROTECTION DIV
109 STATE STREET
MONTPELIER, VT 05609

c/o Consumer Assistance Program



THOMAS J. DONOVAN, JR.
ATTORNEY GENERAL

JOSHUA R. DIAMOND
DEPUTY ATTORNEY GENERAL

SARAH E. B. LONDON
CHIEF ASST. ATTORNEY
GENERAL



ADDRESS REPLY TO:
CONSUMER ASSISTANCE PROGRAM
109 State Street
Montpelier, Vt 05609
website: ago.vermont.gov/cap
e-mail: ago.cap@vermont.gov

STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
PUBLIC PROTECTION DIVISION
TEL: 1-800-649-2424
FAX: (802) 304-1014

RECEIVED

MAY 16 2019

*Rec'd
5-13-19*

State of Vermont
Office of the Attorney General

May 8, 2019

James McLane
[Redacted]

South Burlington, VT 05403

Re: 2019-01715 Construction Management Direct

Dear James McLane:

Our records indicate that the Consumer Assistance Program opened the above-noted complaint for you. If your complaint is still unresolved, we may be able to continue to attempt letter mediation. If the complaint is resolved, please update our office as we would like to close our files accordingly.

You may submit a written update through the Online Response Form on our website: www.uvm.edu/consumer and then by clicking on "Update a Complaint."

If we do not hear from you within the next thirty days, we will be closing your file. We look forward to hearing from you as to the status of your complaint.

Sincerely,

[Redacted Signature]

TD
Kathryn Pfefferle
Consumer Advisor

*COMPLAINT HAS NOT BEEN RESOLVED
AS OF 5-14-19*

Thank you
[Redacted]

JAMES McNamee
[REDACTED]
SOUTH BURLINGTON VT
05403

MAILED
TO SIVIE
3-19-19

April 19th 2019

Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier VT 05609-1001

RE TAKE AG 19-01405

Dear [REDACTED]

Please find attached [REDACTED] adjustment
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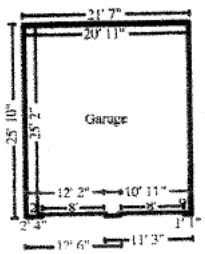
760-6057
CALLED 3-19-19
8:17 AM

CALLED 3-18-19
PATTY

9:50 AM



McLane- [Redacted]



Garage Height: 8' 4"

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92.17 LF Ceil. Perimeter

526.40 SF Ceiling
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Line Item Totals: 18C120381-APH			30.91	404.78	2,428.61	0.00	2,428.61

Please Return This
Copy To Me

Total Work Completed
\$1289.86

Refund to [Redacted]
\$1138.75
CE# 2170

Baldwin, Crystal

From: webteam@uvm.edu on behalf of James McLane <rory@cmdvt.com>
Sent: Thursday, March 14, 2019 12:26 PM
To: AGO - CAP
Subject: 2019-01715

Submitted on Thursday, March 14, 2019 - 12:26

Complaint Number: 2019-01715

This update submitted by: Business (respondent) Your e-mail address: rory@cmdvt.com Complaint Status: Resolved

Consumer Full Name: James McLane Business Name: CMD, LLC

Business Contact: Rory Cardinal 802-734-3357

Response/update to complaint:

CMD, LLC mailed a certified letter to Mr. McLane including the itemized breakdown for the repairs completed as well as confirmation that the Firewall was properly installed as he had requested.

The Homeowner made no payments to CMD, LLC. We were paid directly by [REDACTED] Insurance and refunded them directly for the work that was not completed by CMD, LLC

If you need any further information from CMD, LLC, please don't hesitate to contact us.

The results of this submission may be viewed at:

[REDACTED]

Baldwin, Crystal

From: AGO - CAP
Sent: Thursday, October 12, 2017 3:45 PM
To: [REDACTED]
Subject: Benedict, Greg (Tony Parizo and Puroclean) CAP

Categories: M-Files

Re: Complaint 2017-07119 Benedict, Greg (Tony Parizo) CAP
Complaint 2017-07154 Benedict, Greg (Puroclean) CAP

Dear Greg,

Thank you for contacting us with your complaint. We have sent a copies to the businesses asking that they contact you within 7 days to resolve this problem. We have also asked the businesses to notify us of the action they take. Your complaint and the businesses' responses will become part of our public record for six years.

In 14 days, please update us on the complaint status by using the [Complaint Response Form](#) located on our website. Please note, upon receipt of your update we may do one of the following:

1. If you indicate that your complaint was resolved, we will close the file accordingly.
2. If you indicate that the business has not contacted you, we will contact the business again on your behalf.
3. If you indicate that the business contacted you but your complaint remains unresolved, the action we take will depend in great part on the business response. If the response is unsatisfactory, we may pursue this matter further. If your complaint is not appropriate for further action on our part, we may refer you to small claims court or suggest that you consult a private attorney.

Thank you for bringing your complaint to our attention. If you wish to mail us copies of documents, please direct them to:

Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Sincerely,

Lauren Jandl
Consumer Advisor

State of Vermont
Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Website: consumer.vermont.gov

Email: ago.cap@vermont.gov

Phone: (800) 649-2424 (toll free from VT phone) or (802) 656-3183

RECEIVED

MAR 11 '21

ATTORNEY GENERAL'S OFFICE
BUSINESS OFFICE

TO: Verizon Telephone Company

FROM: Sharon A. Cloutier

[REDACTED]

Colchester, VT 05446

Phone: [REDACTED]

RE: Request printout of all phone calls, received or sent, text and or
messages from the following. Sharon Cloutier [REDACTED]

Account # [REDACTED]

All calls or messages from the following numbers

Darrell Depot 802-864-5551

[REDACTED]

Jarrood

[REDACTED]

Taro Hendee 802-658-6971 (Kitchen World)

802-540-5032

Taro@Kitchenworldvermont.com

Rory Cardinal 802-734-3357

rory@cmdvt.com

Travis Leno

[REDACTED]

travis@cmdvt.com

Moniica Moore [REDACTED] (Pur Clean)

These records should be from 10-20-2019 to present date of 3-10-2021. This request for records are at the prompting of the Vermont Assistant Attorney General Mr. Ted Hobson in reference to a Complaint Case number 2021-01436.

It is of the upmost important that the request be completed and sent to both Sharon Cloutier, address indicated as [REDACTED] Colchester, VT 05446 with a carbon copy provided to [REDACTED] ASAP.

If any questions arise pertaining to this most urgent matter, please feel free to contact me at [REDACTED]

Sincerely,

Sharon A. Cloutier

[REDACTED]

Colchester, VT 05446

[REDACTED]

E-Mail

[REDACTED]

Tcw Sharon Cloutier, Matter no. 2021-01436, March 2, 2021, [REDACTED]

Consumer is unhappy with business's service.

They have refused to provide receipts for work we are paying for out of pocket. Workmanship is that of a kindergartner. See photos for a small sampling. Please contact me at [REDACTED].

Contract says remove wallpaper skim coat smooth and paint. They did not remove wallpaper but merely painted over. And wallpaper is lifting. Photo below is showing I myself removed the wallpaper however no skim coat they merely painted over making a mess. Not what we are paying for. sloppiness of paint jobs in every room is ridiculous

wrong grout used between backsplash and counter

painted over wallpaper

holes cut incorrectly for light switch receptacles

I have many many more problems and their response is it will cost you more in time and lawyers than it is worth. In other words they have money and clout to continue to do shoddy workmanship. I have asked for legal aide as I am [REDACTED] and husband is [REDACTED] and we feel this is not justice and they need to be stopped and put on notice there are repercussions,

Tcw Sharon Cloutier, March 3, 2021, [REDACTED], 3:14 p.m.

\$20,000 work upstairs.

\$23,000 work downstairs

Will walk away

Shower installed in upstairs bathroom not anchored, pulling away from wall in two places

Put in a baseboard, husband vacuuming up, just a little glue.

Contractor Greg Bouvier

So far between insurance \$83,921.37

Tcw Sharon Cloutier, Matter no. 2021-01436, March 2, 2021, [REDACTED]

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Tcw Sharon Cloutier, March 9, 2021, 3:42 p.m. [REDACTED]

Monica Moore, Pureclean, CMD people own it as well, also part owner, not trying to hide anything from anybody.

Contractor \$41,000. She said that's ridiculous. Said would go by Attorney General. Strip wallpaper (they just painted over the wallpaper), breach of contract, didn't do a lot of things, know they offered, \$13,000 still owed. Sharon said not happening, going to cost another \$41,000.

Haven't given paperwork. She will email me. I texted her my email.

Tcw Sharon Cloutier, March 24, 2021, 9:50 a.m.

Mechanics lien, 120 days, about

Monica Moore said part-owner, hadn't sent the paperwork,

Every time had a meeting, figures in front of them, hard copy, all figures had changed. Sharon was willing then to settle for \$3000, shower is coming away from the wall, didn't attach to studs, only molly bolts,

Told by 2 lawyers, cost more

She will wait to see if they respond. I discussed why it doesn't make sense to litigate this complaint and mechanic's liens.

From: Office of the Vermont Attorney General <AGO.CAP@vermont.gov>
Sent: Tuesday, February 16, 2021 2:09 PM
To: AGO - CAP
Cc: ddepot@gmavt.net
Subject: Update to complaint file number Complaint 2021-01436

Categories: Business Update

EXTERNAL SENDER: Do not open attachments or click on links unless you recognize and trust the sender.

An update has been submitted by the Business for consumer complaint, file number Complaint 2021-01436, filed by Sharon Cloutier regarding a transaction with CMD LLC. The business contact is: Darrel Depot According to the update, this matter is Not yet resolved. The update states:

FOUR separate visits to Ms. Cloutier's home were made trying to have her understand how the billing was done and how it equated to the work and she still does not understand. In addition to this she has some minor (less than \$1,000) in punch list items, after the punch list has been signed off on, but we agreed to take care them. She did not want that, seeing that this could lead to problems based on her personality - we offered her \$3,000 to make this all go away and more than enough money (\$2,000 more) to take care of any issues, which we feel are unreasonable but, we just need her to go away. Even after this she continued to go round and round with billing, our work and things that are completely unrelated. We are at an impasse and no longer willing to work with her, it has just been a waste of time. I advised her how much a lawyer would be for the small amount she is disagreeing with but you just can't talk to her. I have done what I can to resolve this, we just have to hopefully let the small claims court resolve this for us.

We have many documents that outline communications, scope changes and even her worksheet. There is just nothing more we can do. Every conversation ends up in a different place with the same result. Please feel free to contact us, we would be more than happy to explain it to you. At least then maybe then you can try to explain it to her and get as frustrated as we are.

Any attachments included can be found here: Please note, any changes to contact information are below:

Baldwin, Crystal

From: Sharon [REDACTED]
Sent: Monday, February 22, 2021 5:44 PM
To: AGO - CAP
Subject: Complaint 2021-01436
Attachments: Video.mov

Categories: Consumer Update

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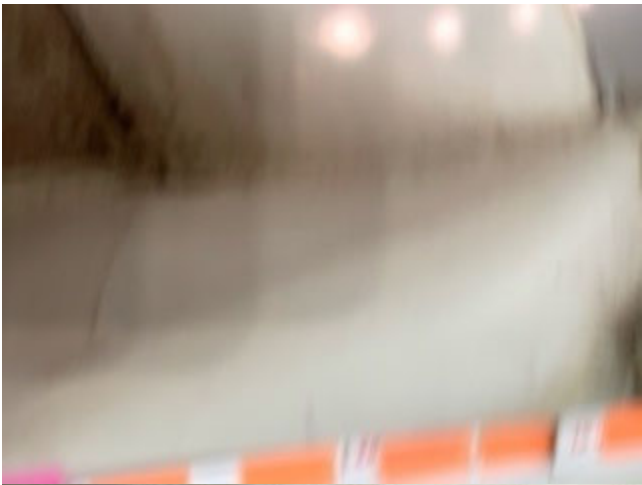
Substantial documentation as requested.







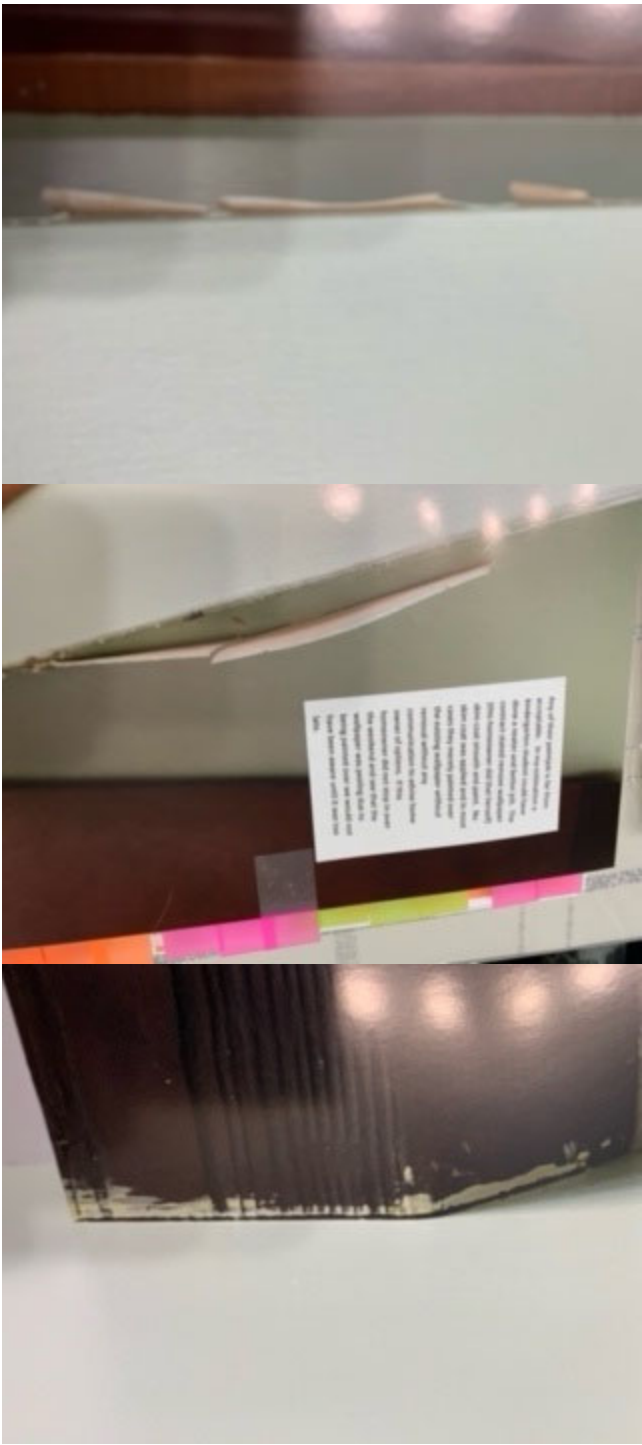


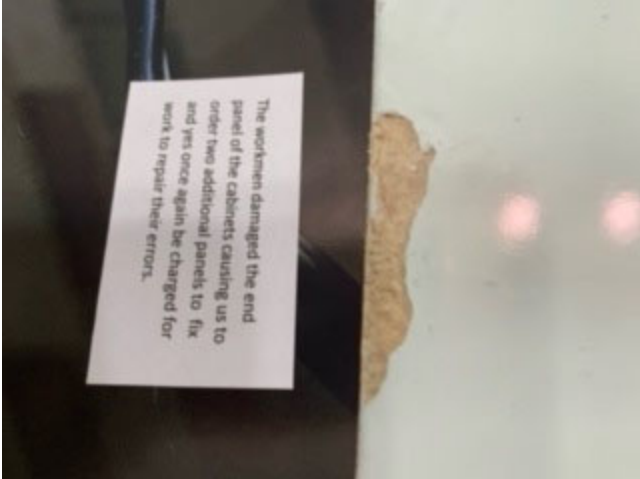
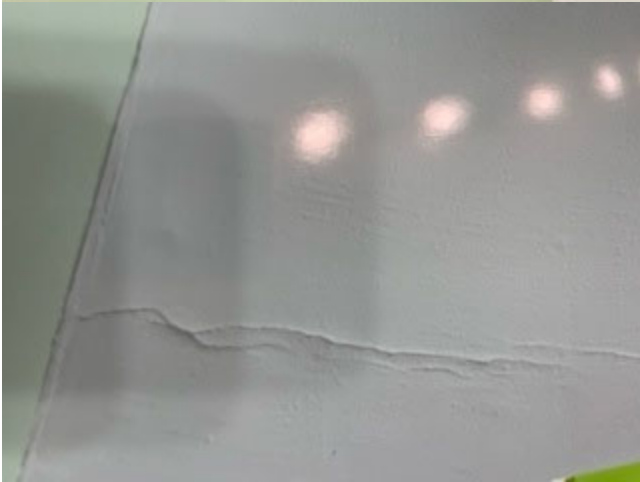


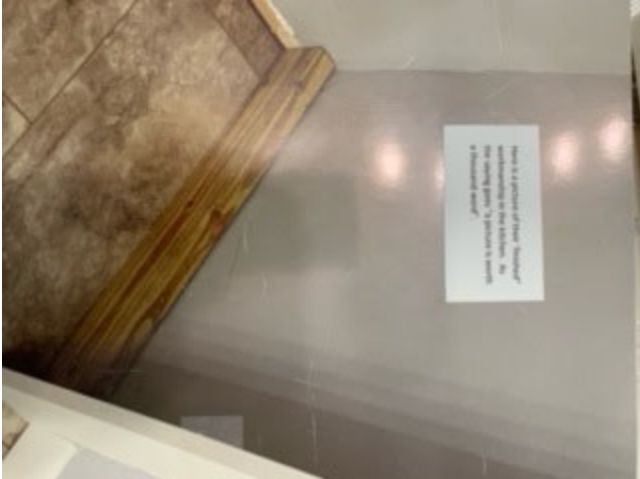
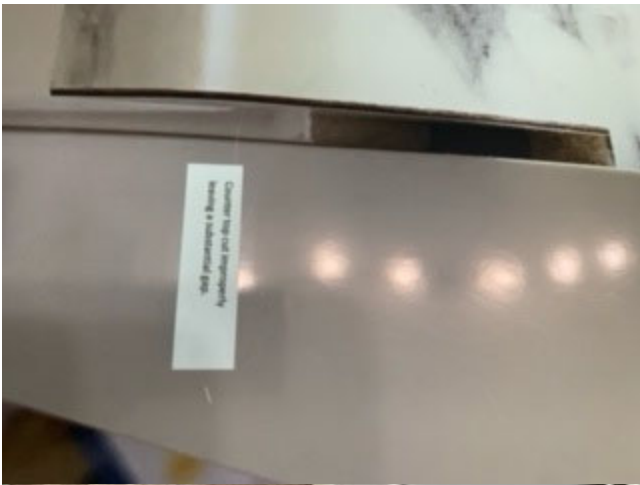


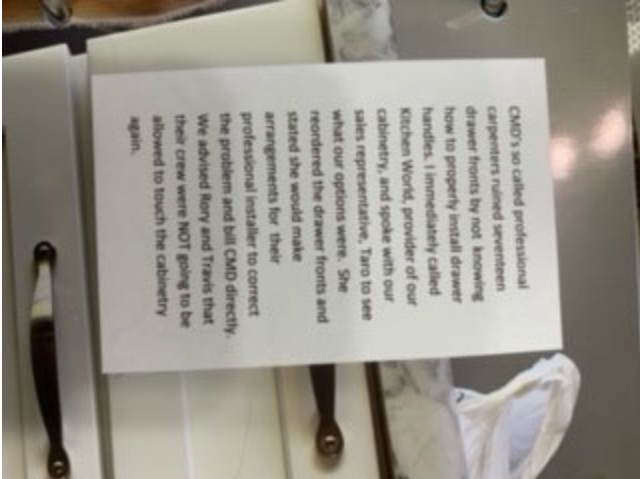






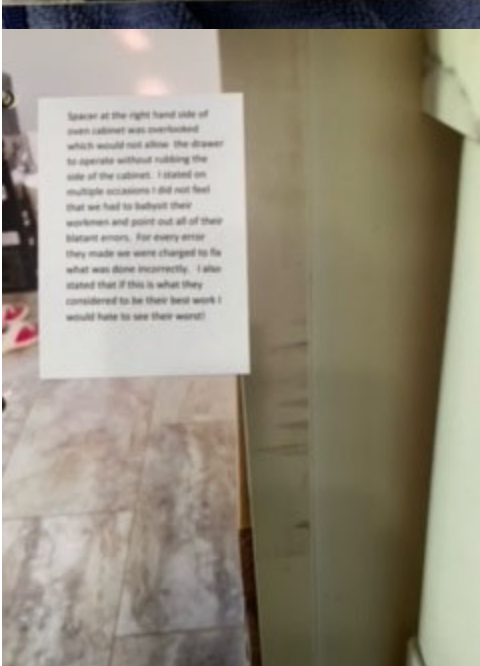








Grout on the backsplash was not correct. Homeowners had to hire another person, out of pocket, to have incorrect grout removed and correct type reinstalled. The wrong grout started to crack 28 days after initial installation. Mr. Greg Boisvert installed correct grout between backsplash and counter top on 11/27/2020.



Spacer at the right hand side of oven cabinet was overlooked which would not allow the drawer to operate without rubbing the side of the cabinet. I stated on multiple occasions I did not feel that we had to bypass their workman and point out all of their blatant errors. For every error they made we were charged to fix what was done incorrectly. I also stated that if this is what they considered to be their best work I would hope to see their worst!

until we told them they were not to start any work on the lower level. And they were all done as far as we were concerned.

It will become crystal clear as to our frustration. We are being charged for shoddy workmanship or being charged for work not performed. Since we have had five plus meetings to try to come to an acceptable resolution, to no avail, they are now playing hardball, which we feel is totally uncalled for under the circumstances.

We truly hope your office will be able to help us get through this impasse and advise us to what actions can be taken to resolve this matter. We have contacted two lawyers, both giving us the same response, it would take much more money than it is worth to hire a lawyer. In other words CWD can continue to get away with the unsatisfactory workmanship because they have the time, money and lawyers to wait us out and bankrupt us.

Attorney General's Office

When we first were in contact with CWD they were referred to us by Abbot as to the company that would be doing the restoration to our home due to the fire that occurred on the morning of October 25, 2018.

The first two representatives of CWD were Rory Cardinal and Travis Lane. We did a total walk through of the home. We conceptualized them. Rory was taking notes of work to be done room by room. We started in the kitchen, living room, hallway, bedroom #1 and the adjacent bathroom #1, bathroom and stairway. On the bottom level was only one room which would be bathroom #2.

The living process would be divided into two sections. One portion of the living would be partially covered by insurance, the other that would be out of pocket by the homeowners. The out of pocket amount required the homeowners to reimburse the home and the total of \$50,000 was applied by all the Department's credit lines.

First order of business was to totally gut the kitchen due to the fact that the height of the cabinets was custom built for the original homeowner's wife who was a mere 4' 8" tall and all of the existing cabinetry would not accommodate any standard height appliances. After much discussion the insurance company Abbot's agreed to the gut job.

The homeowners made some changes and did an upgrade of lighting, back splash, and flooring.

All kitchen appliances were ordered from Bauhauf Pierce through our sales person Mr. Peter Bergants. This included a specialized French door counter top oven (due to homeowner's mobility restrictions) a countertop glass top cook unit, microwave, trash compactor, refrigerator. A new sink and garbage disposal were also purchased by the homeowners.

Since this restoration was much more of an undertaking than the husband Gerald age 82, and wife Sharon (age 77) were willing or able to accomplish at their advanced years.

We have taken the liberty of going room by room and by both written and photographic evidence of the shoddy workmanship provided by this company. I understand that they did not have to provide the insurance company with an itemized list of expenses, however upon numerous request they refused to provide us with itemized expenditures as to where and how our monies were being spent. We respectfully request the the Attorney General's office obtain this accounting be provided.

The fire required the Clouters and their four rescue dogs became residence at the Comfort Suites on Shelburne Road for the duration of the repairs and the pandemic COVID 19 slowed the progress down and the repairs took this company 11 months. At a closing point the Clouters were extremely exasperated at the weekly worthless work that was being provided

CMD Personnel

Amy Cardinal [REDACTED] amy@cmdat.com

Travis Leno [REDACTED]

Patti Gervais (office) [REDACTED]

Darrell Depot [REDACTED]

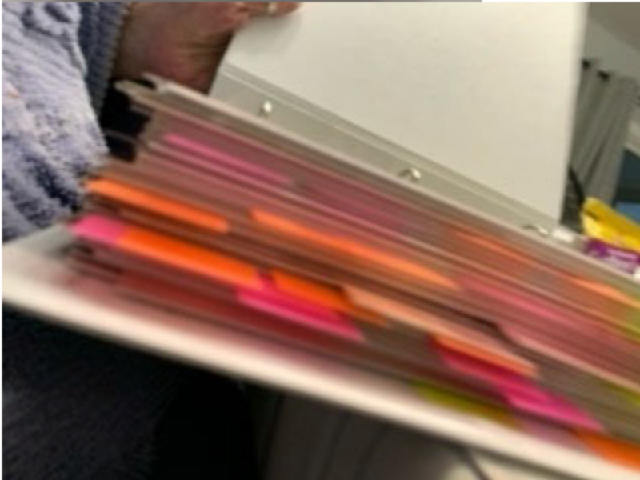
Monica Chapman Moore [REDACTED] Pur Clean

Phil Sumner Carpenter

James Olsen Carpenter

Jarrod Brochu Carpenter in charge

Dustin Martell Carpenter



CHANGE ORDER TO CONTRACT FOR CONSTRUCTION OR REPAIRS

Effective Date: 2/24/2020 No Additional Terms See Additional Terms on B

Client: [REDACTED] CMB, LLC.

Address: [REDACTED]

City: Colchester | State: VT | Zip: 05440 | Williston | VT | 05495

Project Name: Insurance Approved Electrical Work | Project Address: [REDACTED]

Project Description: Additional costs approved by insurance for Electrical Work required for repairs, not included in the original scope.

Change in Completion Date: TBD

1. CHANGE ORDER. The parties intend this change order to alter and amend the contract for construction, improvement or repair accepted on _____ by these parties, involving the same real property improved and intended that this is a amendment to the contract, with their mutual provision to one another as consideration for this change order and with terms both heretofore.

2. PAYMENT OR CREDIT FOR CHANGE. To ensure that this change order reduces the cost of the work, that Client is to pay within 30 days of this date. In the event that this change order requires additional costs to Contractor, Client shall pay to Contractor prior and above the third day an additional amount of \$ 5,000.00 on the following date or if of construction 30,700 Due with Change Order [REDACTED]

3. ADDITIONAL TERMS. In addition to the terms of this change order the parties incorporate the terms of the offer and are described in paragraph one of this change order, and any additional terms written on the reverse side AND included by both parties.

4. DESCRIPTION OF CHANGE. Contractor shall provide labor and materials, if any are needed, to perform the work here described, or if the change order involves no additional work, but involves only deletions of work, then Contractor shall acknowledge the deletion hereafter described.

Accepted, by Homeowner

Signature _____ Title _____ Date _____

Signature _____ Title _____ Date _____

Accepted by Contractor

Signature _____ Title _____ Date _____